



An independent licensee of the Blue Cross Blue Shield Association

2025 SUMMARY OF BENEFITS
January 1, 2025 – December 31, 2025

Medicare Blue Dual (HMO D-SNP) (H7524-003)

This is a summary of drug and health services covered by Excellus BlueCross BlueShield.

Excellus BlueCross BlueShield is an HMO plan with a Medicare contract and a contract with the New York State Medicaid program. Enrollment in Excellus BlueCross BlueShield depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please request the "Evidence of Coverage" by calling us at the telephone numbers on the next page.

To join **Medicare Blue Dual (HMO D-SNP)** you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in New York: Broome, Herkimer, Livingston, Monroe, Oneida, Onondaga, Ontario, Otsego, Seneca, Wayne and Yates counties.

This plan is a Dual Eligible Special Needs Plan (D-SNP) for people who have both Medicare and Medicaid, and don't pay anything for covered medical services. How much Medicaid covers depends on your income, resources, and other factors. Some people get full Medicaid benefits.

Your eligibility to enroll in this plan depends on your type of Medicaid. You can enroll in this plan if you are in one of these Medicaid categories:

- **Qualified Medicare Beneficiary Plus (QMB+):** You get Medicaid coverage of Medicare cost-share and are also eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance, and copayment amounts for Medicare covered services. You pay nothing, except for Part D prescription drug copays (if applicable).
- **Full Benefits Dual Eligible (FBDE):** Medicaid may provide limited assistance with Medicare cost-sharing. Medicaid also provides full Medicaid benefits. You are eligible for full Medicaid benefits. At times you may also be eligible for limited assistance from the State Medicaid Office in paying your Medicare cost share amounts. Generally, your cost share is 0% when the service is covered by both Medicare and Medicaid. There may be cases where you have to pay cost sharing when a service or benefit is not covered by Medicaid.

If your category of Medicaid eligibility changes, your cost share may also increase or decrease. You must recertify your Medicaid enrollment to continue to receive your Medicare coverage.

Medicare Blue Dual (HMO D-SNP) has a network of doctors, hospitals, and other providers. If you use the providers in our network, you may pay less for your covered services. But if you want to, you can use providers that are not in our network.

Medicare Blue Dual (HMO D-SNP) also has a network of pharmacies. You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

If you want to know more about the coverage and costs of Original Medicare, look in your current **"Medicare & You"** handbook. View it online at www.medicare.gov or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

This document is available in other formats such as Braille and large print.

This information is not a complete description of benefits. Call us at one of the phone numbers listed below for more information.

If you are a member of one of these plans: Call toll-free at **1-866-862-7087** (TTY users call **711**). From October 1 - March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. From April 1 - September 30, you can call us Monday to Friday from 8:00 a.m. to 8:00 p.m.

If you are not a member of one of these plans: Call toll-free at **1-800-659-1986** (TTY users call **711**). From October 1 - March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. From April 1 - September 30, you can call us Monday to Friday from 8:00 a.m. to 8:00 p.m.

You can also visit us at ExcellusMedicare.com.

You can see our plan's provider and/or pharmacy directory at our website at ExcellusMedicare.com/Providers. Or call us and we will send you a copy of the directory.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website at ExcellusMedicare.com/Formulary. Or call us and we will send you a copy of our formulary.

Out-of-network/non-contracted providers are under no obligation to treat Excellus BlueCross BlueShield 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.

For up-to-date information about our network pharmacies, please call **1-866-862-7087 (TTY: 711)** or consult the online pharmacy directory at ExcellusMedicare.com/Providers.

The Healthy Foods benefit is part of a special supplemental program for the chronically ill. Chronic condition(s) may include but are not limited to: Hypertension, Anxiety/Depression, Diabetes, COPD and Osteoarthritis. Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact us at **1-800-659-1986 (TTY 711)**.

FitOn Health is an independent company offering members a fitness benefit.

HealthPlex is an independent company, offering dental services to members.

TruHearing® is an independent company offering a network of audiologists and hearing aid providers.

LBS is an independent company offering a flex card for over-the-counter products and healthy foods.

MDLive® is an independent company, offering telehealth services in the Excellus BlueCross BlueShield service area.

Mom's Meals® is an independent company that provides home delivered meals and nutritional services to Excellus BlueCross BlueShield members.

Premiums and Benefits	Medicare Blue Dual (HMO D-SNP)	What You Should Know
Monthly Plan Premium	You pay \$0 per month.	Medicaid will pay your Medicare Part B premium for you.
Deductible	You do not have a deductible	
Maximum Out-of-Pocket Responsibility (Does not include prescription drugs.)	You will not have a maximum out-of-pocket for Medicare-covered services from in-network providers.	Because Medicaid will pay your Medicare deductible, coinsurance, and copayments, you will not have a maximum out-of-pocket responsibility.
Inpatient Hospital Coverage	\$0 Copayment per stay	Prior Authorization is required. Our plan covers an unlimited number of days for an inpatient hospital stay.
Outpatient Hospital Coverage	\$0 Copayment	Prior Authorization is required.
Ambulatory Surgery Center	\$0 Copayment	Prior Authorization is required.
Doctor Visits		
Primary	\$0 Copayment	
Specialists	\$0 Copayment	
Preventive Care	\$0 Copayment	Any additional preventive services approved by Medicare during the contract year will be covered. See the Evidence of Coverage for a list of covered preventive services.
Emergency Care	\$0 Copayment per visit	If you are admitted to the hospital within 23 hours, you do not have to pay your share of the cost for emergency care.
Urgently Needed Services	\$0 Copayment	

Premiums and Benefits	Medicare Blue Dual (HMO D-SNP)	What You Should Know
<p>Diagnostic Services/Labs/Imaging</p> <p>Diagnostic Radiology Service (e.g., MRI, CT scans)</p> <p>Lab Services - Diagnostics</p> <p>Diagnostic Tests and Procedures</p> <p>X-Rays</p> <p>Therapeutic Radiology (such as radiation treatment for cancer)</p>	<p>\$0 Copayment</p> <p>\$0 Copayment</p> <p>\$0 Copayment</p> <p>\$0 Copayment per service</p> <p>\$0 Copayment per service</p>	<p>Prior Authorization is required for some services. Contact us for more information.</p>
<p>Hearing Services</p> <p>Diagnostic Hearing Exam</p> <p>Routine Hearing Exam</p> <p>Hearing Aids</p>	<p>\$0 Copayment</p> <p>\$0 Copayment</p> <p>Up to two TruHearing-branded hearing aids every year (one per ear per year).</p>	<p>One routine hearing exam each year. You must see a TruHearing provider.</p> <p>Benefit is limited to the TruHearing's Standard Aids and a limited formulary of hearing aids from major manufacturers. You must see a TruHearing provider to use this benefit.</p>
<p>Dental Services</p>	<p>No deductible, no copays, no annual dollar limit on services (other limits may apply).</p> <ul style="list-style-type: none"> • Members select a Primary Care Dentist where most services will be rendered. • Should specialty services be needed, the Primary Care Dentist (PCD) will submit a referral to a participating Specialist. 	<p>Exclusions and limitations may apply. See the Evidence of Coverage for more information.</p>

Premiums and Benefits	Medicare Blue Dual (HMO D-SNP)	What You Should Know
Dental Services (continued)	<ul style="list-style-type: none"> Members can change their PCD at any time by contacting Healthplex. 	<ul style="list-style-type: none"> You are responsible for the cost of any services, which are: <ul style="list-style-type: none"> Not included in the New York State Medicaid Guidelines. Not provided or authorized by your Healthplex contracted dentist.
Vision Services Diagnostic/ Treatment Exam Routine Eye Exam Eyeglasses or Contacts after Cataract Surgery Routine Eyewear Allowance	\$0 Copayment \$0 Copayment \$0 Copayment \$200 annual allowance	One routine eye exam each year. Allowance every year towards purchase of contact lenses and eyeglasses (frames and lenses).
Mental Health Services Inpatient Visit Individual and Group Outpatient Therapy Visit	\$0 Copayment \$0 Copayment	Prior authorization is required. Benefit is applied per admission. Covers up to 190 days lifetime for inpatient mental health care at a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental health services provided in a psychiatric unit of a general hospital. See the Evidence of Coverage for more information.
Skilled Nursing Facility	\$0 copayment per day for days 1 through 20. \$0 copayment per day for days 21 through 100.	Prior Authorization required for some services.
Physical Therapy	\$0 Copayment	Prior Authorization required for some services.
Ambulance	\$0 Copayment	Prior Authorization required for some services.

Premiums and Benefits	Medicare Blue Dual (HMO D-SNP)	What You Should Know
Special Supplemental Benefits for the Chronically Ill	<p>\$30 allowance per month toward the purchase of healthy food.</p> <p>Monthly allowance must be used within the month. Unused benefit amounts will NOT carry over to the next month.</p> <p>Members have 90 days after the end of the month in which the expense was incurred to submit a claim for reimbursement</p>	<p>Our plan offers additional benefits for certain members at no cost to you. To qualify for these benefits, you must meet specific criteria. For a complete list of eligibility criteria, please see your Evidence of Coverage.</p>
Medicare Part B Drugs	\$0 Copayment	Prior Authorization and Step Therapy required for some services.
Part B Insulin used in a traditional insulin pump	\$0 Copayment	Part B drugs may be subject to step therapy requirements.
<p>Medicare Part D Prescription Drugs: If you receive "Extra Help," your share of the cost for a one-month supply of a covered Part D prescription drug depends on the level of "Extra Help" you receive.</p>		
Cost sharing Tier 1 (Preferred Generic)	\$0 or \$1.60 or \$4.90	
Cost sharing Tier 2 (Generic)	\$0 or \$1.60 or \$4.90	
Cost sharing Tier 3 (Preferred Brand)	\$0 or \$4.80 or \$12.15	
Cost sharing Tier 4 (Non-Preferred Drug)	\$0 or \$4.80 or \$12.15	
Cost sharing Tier 5 (Specialty)	Specialty Generics: \$0 or \$1.60 or \$4.90 Specialty Brands: \$0 or \$4.80 or \$12.15	
Additional Benefits		
Over the counter (OTC) Items	<p>You have \$75 per month to spend on plan-approved OTC items.</p> <p>Monthly allowance must be used within the month. Unused benefit amounts will NOT carry over to the next month.</p>	<p>Non-prescription OTC health related items like vitamins are covered.</p>

Premiums and Benefits	Medicare Blue Dual (HMO D-SNP)	What You Should Know
Over the counter (OTC) Items (continued)	Members have 90 days after the end of the month in which the expense was incurred to submit a claim for reimbursement.	
Acupuncture	\$0 Copayment.	Up to 20 visits per calendar year for chronic lower back pain.
Meals	Up to two home-delivered meals per day for 7-days.	Available after an inpatient hospital, hospital observation, or Skilled Nursing Facility stay.
Rehabilitation Services Occupational Therapy Visit Speech and Language Therapy Visit Cardiac rehabilitation Services	\$0 Copayment \$0 Copayment \$0 Copayment	Prior Authorization required for some services. Prior Authorization required for some services.
Foot Care (Podiatry Services) Diagnostic Exams and Treatment Routine Foot Care	\$0 Copayment \$0 Copayment	Foot exams and treatment are covered if you have Diabetes-related nerve damage and/or meet certain conditions.
Medical Equipment/Supplies Durable Medical Equipment (e.g., Wheelchairs, Oxygen)	\$0 Copayment	Prior Authorization is required for Durable Medical Equipment.

Premiums and Benefits	Medicare Blue Dual (HMO D-SNP)	What You Should Know
<p>Medical Equipment/Supplies (continued) Prosthetics (e.g., Braces, Artificial Limbs and related supplies)</p> <p>Diabetes monitoring supplies</p> <p>Diabetes self-management training</p> <p>Therapeutic shoes or inserts</p>	<p>\$0 Copayment.</p> <p>\$0 Copayment</p> <p>\$0 Copayment</p> <p>\$0 Copayment</p>	<p>Prior Authorization is required for Prosthetics.</p> <p>Abbott Diabetes Care is the contracted supplier for Diabetic Monitoring supplies. Your provider must get an approval from the plan before we'll pay for supplies from a non-preferred manufacturer.</p> <p>For people with Diabetes who have severe diabetic foot disease. See the Evidence of Coverage for more information.</p>
<p>Wellness Programs</p>	<p>With FitOn Health, you pay a \$0 copayment for access to a participating fitness facility, online digital fitness classes, and home fitness accessories and equipment. You also can access nonparticipating fitness facilities if needed.</p>	
<p>Remote Access Technology</p>	<p>Contact a nurse 24 hours a day, 7 days a week at 1-800-348-9786 (TTY 711).</p>	<p>Information is intended to help educate, not replace the advice of a medical professional.</p>
<p>Routine Annual Physical Exam</p>	<p>\$0 copayment</p>	<p>One annual routine physical exam each calendar year.</p>
<p>Telehealth Primary Specialists Behavioral Health visit MDLive visit Out-of-Network</p>	<p>\$0 copayment</p> <p>\$0 copayment</p> <p>\$0 copayment</p> <p>\$0 copayment</p> <p>Not covered</p>	<p>For non-emergency medical issues only. Contact a network doctor by phone or secure video using your computer or mobile device. Telehealth doctors can diagnose symptoms and prescribe medication. Services from MDLive available 24 hour a day, 7 days a week.</p>

Premiums and Benefits	Medicare Blue Dual (HMO D-SNP)	What You Should Know
Home Health Care	\$0 Copayment	Prior Authorization is required.
Outpatient Dialysis Services	\$0 Copayment	
Outpatient Substance Abuse Services Individual and Group therapy visit	\$0 Copayment	Prior Authorization required for some services.

Medicaid Benefits

Information for people with Medicare and Medicaid. Your services are paid first by Medicare and then by Medicaid. The benefits described below are covered by Medicaid. You can see what New York State Department of Health covers and what our plan covers.

Coverage of the benefits depends on your level of Medicaid eligibility. If Medicare doesn't cover a service or a benefit has run out, Medicaid may help, but you may have to pay a cost share. In some situations, Medicaid may pay your Medicare cost sharing amount. See your Medicaid Member Handbook for more details.

If you have questions about your Medicaid eligibility and what benefits you are entitled to, call **1-800-659-1986 (TTY users call 711)**. From October 1 to March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. From April 1 to September 30, you can call us Monday to Friday from 8:00 a.m. to 8:00 p.m.

Premiums and Benefits	Medicare Blue Dual (HMO D-SNP)	Medicaid
Ambulance	Covered	Covered
Comprehensive Medicaid Case Management (CMCM)	Not Covered	Covered
Chiropractic Care	Not Covered	Covered
Dental Services	Covered	Covered
Diabetes Supplies and Services	Covered	Covered
Diagnostic Tests Lab and Radiology Services and X-Rays	Covered	Covered
Directly Observed Therapy for Tuberculosis (TB) Disease	Not Covered	Covered
Doctor Office Visits	Covered	Covered
Durable Medical Equipment	Covered	Covered
Emergency Care	Covered	Covered
Family Planning	Not Covered	Covered
Foot Care	Covered	Covered
Health Home	Not Covered	Covered
Hearing Services	Covered	Covered
Home Health Care	Covered	Covered
Hospice Care	Covered	Covered
Inpatient Hospital	Covered	Covered
Inpatient Mental Health Care	Covered	Covered
Mental Health Care	Covered	Covered
Methadone Maintenance Treatment Programs (MMTP)	Not Covered	Covered
Outpatient Hospital Services	Covered	Covered
Over The Counter Items	Covered	Not Covered
Personal Care Services	Not Covered	Covered
Personal Emergency Response Services (PERS)	Not Covered	Covered
Preventative Care	Covered	Covered
Private Duty Nursing	Not Covered	Covered
Prosthetic Devices	Covered	Covered

Premiums and Benefits	Medicare Blue Dual (HMO D-SNP)	Medicaid
Rehabilitation Services Provided to Residents of OMH Licensed Community Residences (CRs) and Family Based Treatment Programs	Not Covered	Covered
Renal Dialysis	Covered	Covered
Skilled Nursing Facility (SNF)	Covered	Covered
Social and Environmental Supports	Not Covered	Covered
Social Day Care	Not Covered	Covered
Transportation (Routine)	Not Covered	Covered
Urgently Needed Services	Covered	Covered
Vision Services	Covered	Covered

NOTICE OF NON-DISCRIMINATION

Discrimination is Against the Law

Excellus BlueCross BlueShield complies with Federal civil rights laws. Excellus BlueCross BlueShield does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Excellus BlueCross BlueShield provides the following:

- Free aids and services to people with disabilities to help you communicate with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Free language services to people whose first language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call **Excellus BlueCross BlueShield** at 1-866-862-7087. For TTY/TDD services, call 1-800-662-1220.

If you believe that Excellus BlueCross BlueShield has not given you these services or treated you differently because of race, color, national origin, age, disability, or sex, you can file a grievance with Excellus BlueCross BlueShield by:

Mail: Advocacy Department, P.O. Box 4717, Syracuse, NY 13221
Phone: 1-866-862-7087 for TTY/TDD services, call 1-800-662-1220
In person: 165 Court Street, Rochester, NY 14647,
OR 333 Butternut Dr., Syracuse, NY 13214
Fax: 1-315-671-6656

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights by:

Web: Office for Civil Rights Complaint Portal at
<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
Mail: U.S. Department of Health and Human Services
200 Independence Avenue SW., Room 509F, HHH Building
Washington, DC 20201
Complaint forms are available at:
<http://www.hhs.gov/ocr/office/file/index.html>
Phone: 1-800-368-1019 (TTY/TDD 800-537-7697)

<p>ATTENTION: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-866-862-7087 (TTY: 1-800-662-1220). Someone who speaks English can help you. This is a free service</p>	English
<p>ATENCIÓN: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-866-862-7087 (TTY: 1-800-662-1220). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.</p>	Spanish
<p>注意： 我們提供免費的口譯服務來回答您對我們的健康或藥物計劃的任何問題。如需口譯員，請致電 1-866-862-7087 (TTY: 1-800-662-1220) 聯絡我們。一位會說中文的工作人員可為您提供幫助。此服務免費務。</p>	Chinese
<p>تنبيه: تتوفر لدينا خدمات ترجمة فورية لإجابة أي أسئلة ربما خطرت لك عن صحتك أو خطة أدويةك . للحصول على مترجم فوري، ليس عليك إلا الاتصال بنا على رقم 1-866-862-7087 رقم الهاتف النصي لضعاف السمع: (1-800-662-1220). هناك من يجيد الإنجليزية/العربية ويمكنه تقديم العون لك. تلك الخدمة مجانية.</p>	Arabic
<p>주의: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-866-862-7087 (TTY: 1-800-662-1220)번으로 문의해 주십시오. 한국어를 하는 담당자가 도와드릴 것입니다. 이 서비스는 무료로 운영됩니다.</p>	Korean
<p>ВНИМАНИЕ! Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-866-862-7087 (TTY: 1-800-662-1220). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.</p>	Russian
<p>ATTENZIONE: è disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per richiedere un interprete, contattare il numero 1-866-862-7087 (TTY: 1-800-662-1220). Un nostro incaricato che parla Italiano vi fornirà l'assistenza necessaria. È un servizio gratuito.</p>	Italian
<p>ATTENTION: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-866-862-7087 (TTY: 1-800-662-1220). Un interlocuteur parlant français pourra vous aider. Ce service est gratuit.</p>	French
<p>ATANSYON: Nou gen sèvis entèprèt gratis pou reponn okenn kesyon ke ou kapab genyen sou plan sante oubyen plan medikaman nou. Pou kapab jwenn yon entèprèt, rele nou nan 1-866-862-7087 (TTY: 1-800-662-1220). Yon moun ki pale Kreyòl kapab ede'w. Se yon sèvis gratis.</p>	French Creole

<p>אכטונג: מיר האבן אומזיסטע איבערזעצונג סערוויסעס צו ענטפערן סיי וועלכע פראגעס וואס איר קענט האבן וועגן אייער געזונטהייט אדער דראג פלאן. צו באקומען אן איבערזעצער, רופט אונז אויף 1-866-862-7087 (TTY: 1-800-662-1220). איינער וואס רעדט ענגליש/ אידיש קען אייך העלפן. דאס איז אן אומזיסטע סערוויס.</p>	Yiddish
<p>UWAGA: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-866-862-7087 (TTY: 1-800-662-1220). Ta usługa jest bezpłatna.</p>	Polish
<p>PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-866-862-7087 (TTY/TDD 1-800-662-1220.)</p>	Tagalog
<p>বিজ্ঞপ্তি: আমাদের স্বাস্থ্য বা ওষুধ পরিকল্পনা সম্পর্কে আপনার যেকোনো প্রশ্নের উত্তর দেওয়ার জন্য আমাদের বিনামূল্যে দোভাষী পরিষেবা রয়েছে। একজন দোভাষী পেতে শুধুমাত্র 1-866-862-7087 (TTY 1-800-662-1220) নম্বরে আমাদের কল করুন। বাংলায় কথা বলা কেউ একজন আপনাকে সহায়তা করবেন। এটি একটি বিনামূল্যের সেবা।</p>	Bengali
<p>Kujdes: Ofrojmë shërbime përkthimi falas për t'ju përgjigjur pyetjeve që mund të keni për planin tonë shëndetësor apo të barnave. Për të marrë një përkthyes, thjesht na telefononi në 1-866-862-7087 (TTY: 1-800-662-1220). Dikush që flet anglisht/ shqip mund t'ju ndihmojë. Ky shërbim është falas.</p>	Albanian
<p>Προσοχή: Διαθέτουμε δωρεάν υπηρεσίες διερμηνέα για να απαντήσουμε σε οποιοσδήποτε ερωτήσεις μπορεί να έχετε σχετικά με το πρόγραμμα υγείας ή φαρμάκων μας. Για χρήση διερμηνέα, απλώς καλέστε μας στον αριθμό 1-866-862-7087 (TTY: 1-800-662-1220). Κάποιος που μιλάει αγγλικά/ ελληνικά μπορεί να σας βοηθήσει. Η εν λόγω υπηρεσία διατίθεται δωρεάν.</p>	Greek
<p>متوجہ ہوں: ہمارے ہیلتھ یا ڈرگ پلان کے بارے میں آپ کے کسی بھی سوال کا جواب دینے کے لیے ہمارے پاس مفت ترجمان کی خدمات موجود ہیں۔ مترجم کی خدمات حاصل کرنے کے لیے، بس ہمیں 1-866-862-7087 (TTY: 1-800-662-1220) پر کال کریں۔ کوئی ایسا جو انگریزی/ اردو بول سکتا ہو آپ کی مدد کر سکتا ہے۔ یہ ایک مفت خدمت ہے۔</p>	Urdu

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Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a representative at 1-800-659-1986.

Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit ExcellusMedicare.com or call 1-800-659-1986 to view a copy of the EOC.
- Review full list of benefits found in the Evidence of Coverage (EOC), especially for those services that you routinely see a doctor. Visit ExcellusMedicare.com or call 1-800-659-1986 to request a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

Understanding Important Rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/coinsurance may change on January 1, 2026.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory). Check the EOC for more information.
- This plan is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.

- **Effect on Current Coverage.** If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.

Excellus BlueCross BlueShield is an HMO plan with a Medicare contract and a contract with the New York State Medicaid program. Enrollment in Excellus BlueCross BlueShield depends on contract renewal.