Excellus

A nonprofit independent licensee of the Blue Cross Blue Shield Association

2025 SUMMARY OF BENEFITS

January 1, 2025 – December 31, 2025

Medicare BlueActive (PPO) (H3335-055)
Medicare BlueEssential (PPO) (H3335-053)
Medicare BlueFlex (PPO) (H3335-058)

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

Excellus BlueCross BlueShield contracts with the Federal Government and is a PPO plan with a Medicare contract. 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 BlueActive (PPO), Medicare BlueEssential (PPO)**, **or Medicare BlueFlex (PPO),** 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, Cayuga, Chemung, Chenango, Cortland, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Schuyler, St. Lawrence, Steuben, Tioga, and Tompkins.

Medicare BlueActive (PPO), Medicare BlueEssential (PPO), **and Medicare BlueFlex (PPO),** have 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 BlueActive (PPO), Medicare BlueEssential (PPO), **and Medicare BlueFlex (PPO),** also have 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 http://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 on the next page for more information.

If you are a member of one of these plans: Call toll-free at 1-877-883-9577 (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 through 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 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 through 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.

For Medicare BlueActive (PPO), Medicare BlueEssential (PPO), **and Medicare BlueFlex (PPO),** 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.

This information is not a complete description of benefits. Call 1-800-659-1986 (TTY users call 711) for more information.

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.

The Silver&Fit® Program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). ASH is an independent company. Silver&Fit is a trademark of ASH and used with permission herein.

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

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

Reach Kidney Care is an independent company offering services to help members with chronic kidney disease.

Vori Health is an independent company offering services to help members with muscular skeletal conditions.

Premiums and Benefits	Medicare BlueActive (PPO)	Medicare BlueEssential (PPO)	Medicare BlueFlex (PPO)	What You Should Know
Monthly Plan Premium	You pay $0 per month.	You pay $0 per month.	You pay $22 per month.	You must continue to pay your Medicare Part B premium.
Part B Premium Reduction	$48 reduction of the monthly premium you pay to the Social Security Administration.	Not applicable.	Not applicable.	
Deductible	$350 per year for prescription drugs on Tiers 3, 4 and 5. This plan does not have a medical deductible.	$150 per year for prescription drugs on Tiers 3, 4 and 5. This plan does not have a medical deductible.	$275 per year for prescription drugs on Tiers 3, 4 and 5. This plan does not have a medical deductible.	You must pay your Part D deductible before the plan will contribute to the costs of your prescriptions.
Maximum Out-of-Pocket Responsibility (Does not include prescription drugs.)	$8,850 for medical services you receive from In-Network providers. $11,300 for medical services from In-Network and Out-of-Network providers combined.	$8,850 for medical services you receive from In-Network providers. $11,300 for medical services from In-Network and Out-of-Network providers combined.	$7,900 for medical services you receive from In-Network providers. $11,700 for medical services from In-Network and Out-of-Network providers combined.	The most you pay in copayments/ coinsurance for medical services for the year.
Visitor/Travel Benefit (Out of Network Coverage)	Members will pay in-network cost sharing for participating providers out of the area.	Members will pay in-network cost sharing for participating providers out of the area.	Members will pay in-network cost sharing for participating providers out of the area.	This coverage is provided by the Medicare Blue PPO BlueCard Network.
Inpatient Hospital Coverage	**In-Network:** You pay $400 copayment per day for days 1 to 5.	**In-Network:** You pay $440 copayment per day for days 1 to 5.	**In-Network:** You pay $375 copayment per day for days 1 to 5.	Prior Authorization is required. Our plan covers an unlimited number of days for an inpatient hospital stay.

Premiums and Benefits	Medicare BlueActive (PPO)	Medicare BlueEssential (PPO)	Medicare BlueFlex (PPO)	What You Should Know
Inpatient Hospital Coverage (continued)	You pay $0 copayment for additional Medicare-covered days during your hospital admission. **Out-of-Network:** You pay $435 copayment per day for days 1 through 28. You pay $0 copayment for additional Medicare-covered days during your hospital admission.	You pay $0 copayment for additional Medicare-covered days during your hospital admission. **Out-of-Network:** You pay $435 copayment per day for days 1 through 28. You pay $0 copayment for additional Medicare-covered days during your hospital admission.	You pay $0 copayment for additional Medicare-covered days during your hospital admission. **Out-of-Network:** You pay $435 copayment per day for days 1 through 28. You pay $0 copayment for additional Medicare-covered days during your hospital admission.	Benefit applied per admission.
Outpatient Hospital Coverage	**In-Network:** You pay $350 copayment. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay $250 copayment. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay $300 copayment. **Out-of-Network:** You pay 30% coinsurance.	Prior Authorization is required.
Ambulatory Surgery Center	**In-Network:** You pay $350 copayment. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay $250 copayment. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay $300 copayment. **Out-of-Network:** You pay 30% coinsurance.	Prior Authorization is required.
Doctor Visits Primary	**In-Network:** You pay $5 copayment. **Out-of-Network:** You pay $25 copayment.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay $25 copayment.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay $20 copayment.	

Premiums and Benefits	Medicare BlueActive (PPO)	Medicare BlueEssential (PPO)	Medicare BlueFlex (PPO)	What You Should Know
Doctor Visits Specialists	**In-Network:** You pay $40 copayment. **Out-of-Network:** You pay $60 copayment.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $60 copayment.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $50 copayment.	
Preventive Care	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay $0 copayment or 30% coinsurance depending on the service. Any additional preventive services approved by Medicare during the contract year will be covered.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay $0 copayment or 30% coinsurance depending on the service. Any additional preventive services approved by Medicare during the contract year will be covered.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay $0 copayment or 30% coinsurance depending on the service. 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. If you are treated for a new or existing medical condition during a visit where a preventive screening is performed, an office visit copayment will apply to the care received for the new or existing medical condition. Any additional preventive services approved by Medicare during the contract year will be covered.
Emergency Care	You pay $110 copayment.	You pay $110 copayment.	You pay $110 copayment.	If you are admitted to the hospital within 23 hours, you do not have to pay your share of the cost for emergency care.

Premiums and Benefits	Medicare BlueActive (PPO)	Medicare BlueEssential (PPO)	Medicare BlueFlex (PPO)	What You Should Know
Urgently Needed Services	You pay $45 copayment.	You pay $45 copayment.	You pay $45 copayment.	
Diagnostic Services/Labs/ Imaging Diagnostic Radiology Service (e.g., MRI, CT scans)	**In-Network:** You pay $300 copayment. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay $175 copayment. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay $300 copayment. **Out-of-Network:** You pay 30% coinsurance.	Prior Authorization is required for some services. Contact us for more information.
Lab Services - Diagnostics	**In-Network:** You pay $15 copayment. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance.	
Diagnostic Tests and Procedures	**In-Network:** You pay $15 copayment. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance.	
X-Rays	**In-Network:** You pay $60 copayment. **Out-of-Network:** You pay $70 copayment.	**In-Network:** You pay $45 copayment. **Out-of-Network:** You pay $60 copayment.	**In-Network:** You pay $60 copayment. **Out-of-Network:** You pay $70 copayment	
Therapeutic Radiology (such as radiation treatment for cancer)	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	

Premiums and Benefits	Medicare BlueActive (PPO)	Medicare BlueEssential (PPO)	Medicare BlueFlex (PPO)	What You Should Know
Hearing Services Diagnostic Hearing Exam	**In-Network:** You pay $40 copayment. **Out-of-Network:** You pay $60 copayment.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $60 copayment.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $50 copayment.	
Routine Hearing Exam (One routine hearing exam each year.)	**In-Network:** You pay $0 copayment. **Out-of-Network:** Not covered.	**In-Network:** You pay $0 copayment. **Out-of-Network:** Not covered.	**In-Network:** You pay $0 copayment. **Out-of-Network:** Not covered.	You must see a TruHearing provider. One routine hearing exam each year.
Hearing Aids	**In-Network (per aid):** $499 copay for Advanced Aid. $799 copay for Premium Aid. $50 additional cost for optional hearing aid rechargeability. **Out-of-Network:** Not covered.	**In-Network (per aid):** $499 copay for Advanced Aid. $799 copay for Premium Aid. $50 additional cost for optional hearing aid rechargeability. **Out-of-Network:** Not covered.	**In-Network (per aid):** $499 copay for Advanced Aid. $799 copay for Premium Aid. $50 additional cost for optional hearing aid rechargeability. **Out-of-Network:** Not covered.	You are eligible for hearing aids from TruHearing providers only. Copayments not included in the Out-of-Pocket Maximum.
Dental Services Medicare covered limited dental services (This does not include routine services in connection with care, treatment, filling, removal, or replacement of teeth)	**In-Network:** You pay $40 copayment. **Out-of-Network:** You pay $60 copayment.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $60 copayment.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $50 copayment.	Does not include routine services in connection with care, replacement of teeth, treatment, filling, or removal. Medicare only covers limited dental procedures under specific conditions. For each service, we pay up to an annual allowance.

Premiums and Benefits	Medicare BlueActive (PPO)	Medicare BlueEssential (PPO)	Medicare BlueFlex (PPO)	What You Should Know
Dental Services (continued) Preventive dental services	You pay $0 copayment per service.	You pay $0 copayment per service.	You pay $0 copayment per service.	Includes up to 2 cleaning(s), dental x-ray(s), and oral exam(s) per year.
Annual Allowance	$1,000 per calendar year for in and out of network benefits (services above the limit are your responsibility).	$1,000 per calendar year for in and out of network benefits (services above the limit are your responsibility).	$1,000 per calendar year for in and out of network benefits (services above the limit are your responsibility).	You will be responsible for the additional cost if your provider does not participate in the Plan's network and charges more than the annual allowance.
Restorative (e.g., restorations) Periodontics (e.g., scaling) Oral Surgery (e.g., extractions) Endodontics (e.g., root canal) Prosthodontics (e.g., select crowns, dentures, and bridges) Prosthetic Maintenance (e.g., denture or bridge repairs)	**In-Network:** You pay $0 copayment per service. **Out-of-Network:** You pay $0 copayment per service.	**In-Network:** You pay $0 copayment per service. **Out-of-Network:** You pay $0 copayment per service.	**In-Network:** You pay $0 copayment per service. **Out-of-Network:** You pay $0 copayment per service.	The annual allowance does not apply to preventive services. See the Evidence of Coverage for more information. Limited to specific dental codes Exclusions apply, for example tooth implants are not covered.
Vision Services Diagnostic/ Treatment Exam	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay $60 copayment.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay $60 copayment.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay $50 copayment.	
Routine Eye Exam	**In-Network:** You pay $0 copayment.	**In-Network:** You pay $0 copayment.	**In-Network:** You pay $0 copayment.	

Premiums and Benefits	Medicare BlueActive (PPO)	Medicare BlueEssential (PPO)	Medicare BlueFlex (PPO)	What You Should Know
Vision Services (continued) Routine Eye Exam Eyeglasses or Contacts after Cataract Surgery Routine Eyewear Allowance	**Out-of-Network:** You pay $60 copayment. **In-Network:** You pay $40 copayment. **Out-of-Network:** You pay $60 copayment. $200 annual allowance	**Out-of-Network:** You pay $60 copayment. **In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $60 copayment. $100 annual allowance	**Out-of-Network:** You pay $50 copayment. **In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $50 copayment. Not Covered.	One routine eye exam each year. Allowance towards purchase of contact lenses and eyeglasses (frames and lenses).
Mental Health Services Inpatient Visit	**In-Network:** You pay $374 copayment per day for days 1-5. You pay $0 copayment for additional Medicare-covered days during your hospital admission. **Out-of-Network:** You pay $410 copayment per day for days 1 through 28. You pay $0 copayment for additional Medicare-covered days during your hospital admission.	**In-Network:** You pay $405 copayment per day for days 1-5. You pay $0 copayment for additional Medicare-covered days during your hospital admission. **Out-of-Network:** You pay $410 copayment per day for days 1 through 28. You pay $0 copayment for additional Medicare-covered days during your hospital admission.	**In-Network:** You pay $315 copayment per day for days 1-5. You pay $0 copayment for additional Medicare-covered days during your hospital admission. **Out-of-Network:** You pay $410 copayment per day for days 1 through 28. You pay $0 copayment for additional Medicare-covered days during your hospital admission.	Benefit applied per admission. Prior authorization is required. 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.

Premiums and Benefits	Medicare BlueActive (PPO)	Medicare BlueEssential (PPO)	Medicare BlueFlex (PPO)	What You Should Know
Mental Health Services (continued) Individual and Group Outpatient Therapy Visit	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	Prior Authorization may be required for some services.
Skilled Nursing Facility	**In-Network:** You pay $0 copayment for days 1 through 20. You pay a $214 copayment per day for days 21 through 100. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay $0 copayment for days 1 through 20. You pay a $214 copayment per day for days 21 through 100. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay $0 copayment for days 1 through 20. You pay a $214 copayment per day for days 21 through 100. **Out-of-Network:** You pay 30% coinsurance.	Prior Authorization is required. We cover up to 100 days in a Skilled Nursing Facility.
Physical Therapy	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $50 copayment.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $50 copayment.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $50 copayment.	Prior Authorization may be required.
Ambulance	You pay $300 copayment.	You pay $250 copayment.	You pay $305 copayment.	Prior Authorization may be required.
Transportation	Not Covered.	Not Covered.	Not Covered.	Not Covered.
Medicare Part B Drugs	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	Prior Authorization may be required. Part B drugs may be subject to step therapy requirements.

Premiums and Benefits	Medicare BlueActive (PPO)	Medicare BlueEssential (PPO)	Medicare BlueFlex (PPO)	What You Should Know
Part B Insulin used in a traditional insulin pump	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $35 copayment.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $35 copayment.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $35 copayment.	For Part B chemotherapy drugs, the baseline cost sharing is 20% with a 0-20% range for drugs impacted by the Inflation Rebate Program. Drugs and cost can change quarterly.
Medicare Part D Prescription Drugs				
Phase 1: Initial Coverage	Cost-sharing may vary depending on the pharmacy you choose and what phase of the Part D benefit you are in. Please call us or see the Evidence of Coverage for more information.			
Deductible	$350 per year for prescription drugs on Tiers 3, 4 and 5.	$150 per year for prescription drugs on Tiers 3, 4 and 5.	$275 per year for prescription drugs on Tiers 3, 4 and 5.	There is no medical deductible.
Tier 1: Preferred Generic	**Preferred Pharmacy** 30-day supply: You pay $0 **Standard Pharmacy** 30-day supply: You pay $5 **Preferred Pharmacy/Mail Order** 90-day supply You pay $0 **Standard Pharmacy** 90-day supply: You pay $10	**Preferred Pharmacy** 30-day supply: You pay $0 **Standard Pharmacy** 30-day supply: You pay $5 **Preferred Pharmacy/Mail Order** 90-day supply: You pay $0 **Standard Pharmacy** 90-day supply: You pay $10	**Preferred Pharmacy** 30-day supply: You pay $0 **Standard Pharmacy** 30-day supply: You pay $5 **Preferred Pharmacy/Mail Order** 90-day supply: You pay $0 **Standard Pharmacy** 90-day supply: You pay $10	
Tier 2: Generic	**Preferred Pharmacy** 30-day supply: You pay $12	**Preferred Pharmacy** 30-day supply: You pay $10	**Preferred Pharmacy** 30-day supply: You pay $12	

Premiums and Benefits	Medicare BlueActive (PPO)	Medicare BlueEssential (PPO)	Medicare BlueFlex (PPO)	What You Should Know
Tier 2: Generic (continued)	**Standard Pharmacy** 30-day supply: You pay $17 **Preferred Pharmacy/Mail Order** 90-day supply: You pay $24 **Standard Pharmacy** 90-day supply: You pay $34	**Standard Pharmacy** 30-day supply: You pay $15 **Preferred Pharmacy/Mail Order** 90-day supply: You pay $20 **Standard Pharmacy** 90-day supply: You pay $30	**Standard Pharmacy** 30-day supply: You pay $17 **Preferred Pharmacy/Mail Order** 90-day supply: You pay $24 **Standard Pharmacy** 90-day supply: You pay $34	
Tier 3: Preferred Brand	**Preferred Pharmacy** 30-day supply: You pay $42 **Standard Pharmacy** 30-day supply: You pay $47 **Preferred Pharmacy/Mail Order** 90-day supply: You pay $84 **Standard Pharmacy** 90-day supply: You pay $94 **Insulin, Preferred Pharmacy** 30-day supply: You pay $30 **Insulin, Standard Pharmacy** 30-day supply: You pay $35	**Preferred Pharmacy** 30-day supply: You pay $42 **Standard Pharmacy** 30-day supply: You pay $47 **Preferred Pharmacy/Mail Order** 90-day supply: You pay $84 **Standard Pharmacy** 90-day supply: You pay $94 **Insulin, Preferred Pharmacy** 30-day supply: You pay $30 **Insulin, Standard Pharmacy** 30-day supply: You pay $35	**Preferred Pharmacy** 30-day supply: You pay $42 **Standard Pharmacy** 30-day supply: You pay $47 **Preferred Pharmacy/Mail Order** 90-day supply: You pay $84 **Standard Pharmacy** 90-day supply: You pay $94 **Insulin, Preferred Pharmacy** 30-day supply: You pay $25 **Insulin, Standard Pharmacy** 30-day supply: You pay $30	After you pay your deductible (if applicable). Insulin costs will remain the same through the deductible, initial and coverage gap phases of the Part D benefit.

Premiums and Benefits	Medicare BlueActive (PPO)	Medicare BlueEssential (PPO)	Medicare BlueFlex (PPO)	What You Should Know
Tier 3: Preferred Brand (continued)	**Insulin, Preferred Pharmacy Or Mail Order** 90-day supply: You pay $60 **Insulin, Standard Pharmacy** 90-day supply: You pay $70	**Insulin, Preferred Pharmacy Or Mail Order** 90-day supply: You pay $60 **Insulin, Standard Pharmacy** 90-day supply: You pay $70	**Insulin, Preferred Pharmacy Or Mail Order** 90-day supply: You pay $50 **Insulin, Standard Pharmacy** 90-day supply: You pay $60	
Tier 4: Non-Preferred Drug	**Preferred Pharmacy** 30-day supply: You pay 45% **Standard Pharmacy** 30-day supply: You pay 50% **Preferred Pharmacy/Mail Order** 90-day supply: You pay 45% **Standard Pharmacy** 90-day supply: You pay 50% **Insulin, Preferred Pharmacy** 30-day supply: You pay $30 **Insulin, Standard Pharmacy** 30-day supply: You pay $35	**Preferred Pharmacy** 30-day supply: You pay 50% **Standard Pharmacy** 30-day supply: You pay 50% **Preferred Pharmacy/Mail Order** 90-day supply: You pay 50% **Standard Pharmacy** 90-day supply: You pay 50% **Insulin, Preferred Pharmacy** 30-day supply: You pay $30 **Insulin, Standard Pharmacy** 30-day supply: You pay $35	**Preferred Pharmacy** 30-day supply: You pay 50% **Standard Pharmacy** 30-day supply: You pay 50% **Preferred Pharmacy/Mail Order** 90-day supply: You pay 50% **Standard Pharmacy** 90-day supply: You pay 50% **Insulin, Preferred Pharmacy** 30-day supply: You pay $25 **Insulin, Standard Pharmacy** 30-day supply: You pay $30	After you pay your deductible (if applicable). Insulin costs will remain the same through the deductible, initial and coverage gap phases of the Part D benefit.

Premiums and Benefits	Medicare BlueActive (PPO)	Medicare BlueEssential (PPO)	Medicare BlueFlex (PPO)	What You Should Know
Tier 4: Non-Preferred Drug (continued)	**Insulin, Preferred Pharmacy Or Mail Order** 90-day supply: You pay $60 **Insulin, Standard Pharmacy** 90-day supply: You pay $70	**Insulin, Preferred Pharmacy Or Mail Order** 90-day supply: You pay $60 **Insulin, Standard Pharmacy** 90-day supply: You pay $70	**Insulin, Preferred Pharmacy Or Mail Order** 90-day supply: You pay $50 **Insulin, Standard Pharmacy** 90-day supply: You pay $60	
Tier 5: Specialty	**Preferred Pharmacy** 30-day supply: You pay 28% **Standard Pharmacy** 30-day supply: You pay 28% **Preferred Pharmacy/Mail Order** 90-day supply: You pay 28% **Standard Pharmacy** 90-day supply: You pay 28% **Insulin, Preferred Pharmacy** 30-day supply: You pay $30 **Insulin, Standard Pharmacy** 30-day supply: You pay $35	**Preferred Pharmacy** 30-day supply: You pay 31% **Standard Pharmacy** 30-day supply: You pay 31% **Preferred Pharmacy/Mail Order** 90-day supply: You pay 31% **Standard Pharmacy** 90-day supply: You pay 31% **Insulin, Preferred Pharmacy** 30-day supply: You pay $30 **Insulin, Standard Pharmacy** 30-day supply: You pay $35	**Preferred Pharmacy** 30-day supply: You pay 29% **Standard Pharmacy** 30-day supply: You pay 29% **Preferred Pharmacy/Mail Order** 90-day supply: You pay 29% **Standard Pharmacy** 90-day supply: You pay 29%. **Insulin, Preferred Pharmacy** 30-day supply: You pay $25 **Insulin, Standard Pharmacy** 30-day supply: You pay $30	After you pay your deductible (if applicable). Insulin costs will remain the same through the deductible, initial and coverage gap phases of the Part D benefit.

Premiums and Benefits	Medicare BlueActive (PPO)	Medicare BlueEssential (PPO)	Medicare BlueFlex (PPO)	What You Should Know
Tier 5: Specialty (continued)	**Insulin, Preferred Pharmacy Or Mail Order** 90-day supply: You pay $60 **Insulin, Standard Pharmacy** 90-day supply: You pay $70	**Insulin, Preferred Pharmacy Or Mail Order** 90-day supply: You pay $60 **Insulin, Standard Pharmacy** 90-day supply: You pay $70	**Insulin, Preferred Pharmacy Or Mail Order** 90-day supply: You pay $50 **Insulin, Standard Pharmacy** 90-day supply: You pay $60	
Phase 2: Catastrophic Coverage	Once you have paid **$2,000** during the year, which includes your deductible, copayments, and coinsurances, you enter the catastrophic coverage stage. **You pay $0 for generics and brand drugs.** You will remain in the catastrophic coverage stage for the rest of the calendar year. On January 1 of the following year, you will begin again in the deductible phase.			
Additional Benefits				
Over the counter (OTC) Items	You have $50 every quarter to spend on plan-approved OTC items.	Not covered.	Not covered.	
Acupuncture	You pay 50% coinsurance	You pay 50% coinsurance	You pay 50% coinsurance	For up to 10 visits per calendar year or up to 20 visits per calendar year for chronic lower back pain.
Meals	Not covered.	Not covered.	Not covered.	
Flex Card	Not covered.	Not covered.	$250 annual allowance.	Annual allowance to be used for dental, hearing, and vision after medical benefit is used. Provided by LBS.

Premiums and Benefits	Medicare BlueActive (PPO)	Medicare BlueEssential (PPO)	Medicare BlueFlex (PPO)	What You Should Know
Rehabilitation Services Occupational Therapy Visit	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $50 copayment.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $50 copayment.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $50 copayment.	Prior Authorization may be required.
Speech and Language Therapy Visit	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $50 copayment.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $50 copayment.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $50 copayment.	
Cardiac rehabilitation Services	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay $60 copayment.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay $60 copayment.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay $50 copayment.	
Foot Care (Podiatry Services) Diagnostic Exams and Treatment	**In-Network:** You pay $40 copayment. **Out-of-Network:** You pay $60 copayment.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $60 copayment.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $50 copayment.	Routine foot exams and treatment are covered if you have Diabetes-related nerve damage and/or meet certain conditions.
Routine Foot Care	**In-Network:** You pay $40 copayment. **Out-of-Network:** You pay $60 copayment.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $60 copayment.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $50 copayment.	

Premiums and Benefits	Medicare BlueActive (PPO)	Medicare BlueEssential (PPO)	Medicare BlueFlex (PPO)	What You Should Know
Medical Equipment/ Supplies Durable Medical Equipment (e.g., Wheelchairs, Oxygen)	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	Prior Authorization is required for Durable Medical Equipment.
Prosthetics (e.g., Braces, Artificial Limbs and related supplies)	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	Prior Authorization is required for Prosthetics.
Diabetes monitoring supplies	**In-Network:** You pay $5 copayment.	**In-Network:** You pay $5 copayment.	**In-Network:** You pay $5 copayment.	Abbott Diabetes Care is the preferred supplier for Diabetic Monitoring. supplies.
Diabetes monitoring supplies	**Out-of-Network:** You pay 30% coinsurance.	**Out-of-Network:** You pay 30% coinsurance.	**Out-of-Network:** You pay 30% coinsurance.	Your provider must get an approval from the plan before we'll pay for supplies from a non-preferred manufacturer.
Diabetes self-management training	**In-Network:** You pay a $0 copayment. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay a $0 copayment. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay a $0 copayment. **Out-of-Network:** You pay 30% coinsurance.	See the Evidence of Coverage for more information.
Therapeutic shoes or inserts	**In-Network:** 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	For people with Diabetes who have severe diabetic foot disease.

Premiums and Benefits	Medicare BlueActive (PPO)	Medicare BlueEssential (PPO)	Medicare BlueFlex (PPO)	What You Should Know
Wellness Programs Fitness	You pay a $0 annual fee for Silver&Fit participating fitness centers. You pay a $0 annual fee for one Silver&Fit Home Kit per calendar year.	You pay a $0 annual fee for Silver&Fit participating fitness centers. You pay a $0 annual fee for one Silver&Fit Home Kit per calendar year.	You pay a $0 annual fee for Silver&Fit participating fitness centers. You pay a $0 annual fee for one Silver&Fit Home Kit per calendar year.	Please see your Evidence of Coverage for more details. Limitations and restrictions may apply.
Remote Access Technology	Contact a nurse 24 hours a day, 7 days a week at 1-800-348-9786 (TTY 711).	Contact a nurse 24 hours a day, 7 days a week at 1-800-348-9786 (TTY 711).	Contact a nurse 24 hours a day, 7 days a week at 1-800-348-9786 (TTY 711).	Intended to educate, not replace the advice of a medical professional.
Health Education: Chronic Kidney Disease	You pay a $0 copayment. Members who have stage 4 or 5 chronic kidney disease will be offered a multi-disciplinary care team, to help navigate medical care and follow a treatment plan.	You pay a $0 copayment. Members who have stage 4 or 5 chronic kidney disease will be offered a multi-disciplinary care team, to help navigate medical care and follow a treatment plan.	You pay a $0 copayment. Members who have stage 4 or 5 chronic kidney disease will be offered a multi-disciplinary care team, to help navigate medical care and follow a treatment plan.	The program is offered virtually and in-person.
Health Education: Muscular Skeleton Disease	You pay a $0 copayment. Members with a muscular skeletal condition which physical therapy might improve, may be eligible for physical therapy, health coaching, and dietary counselling.	You pay a $0 copayment. Members with a muscular skeletal condition which physical therapy might improve, may be eligible for physical therapy, health coaching, and dietary counselling.	You pay a $0 copayment. Members with a muscular skeletal condition which physical therapy might improve, may be eligible for physical therapy, health coaching, and dietary counselling.	The Plan will contact members who are eligible for the program. Services will be provided virtually or over-the-phone.

Premiums and Benefits	Medicare BlueActive (PPO)	Medicare BlueEssential (PPO)	Medicare BlueFlex (PPO)	What You Should Know
Routine Annual Physical Exam	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance.	One annual routine physical exam each calendar year.
Immunizations	**In-Network:** You pay $0 copayment for the flu, pneumonia, and COVID-19 vaccines. You pay 20% coinsurance for all other Medicare-Part B covered immunizations. **Out-of-Network:** You pay $0 copayment for the flu, pneumonia, and COVID-19 vaccines. You pay 30% coinsurance for all other Medicare-Part B covered immunizations.	**In-Network:** You pay $0 copayment for the flu, pneumonia, and COVID-19 vaccines. You pay 20% coinsurance for all other Medicare-Part B covered immunizations. **Out-of-Network:** You pay $0 copayment for the flu, pneumonia, and COVID-19 vaccines. You pay 30% coinsurance for all other Medicare-Part B covered immunizations.	**In-Network:** You pay $0 copayment for the flu, pneumonia, and COVID-19 vaccines. You pay 20% coinsurance for all other Medicare-Part B covered immunizations. **Out-of-Network:** You pay $0 copayment for the flu, pneumonia, and COVID-19 vaccines. You pay 30% coinsurance for all other Medicare-Part B covered immunizations.	Some vaccines are also covered under our Part D prescription drug benefit.
Telehealth Primary Specialists Behavioral Health visit	You pay $5 copayment. You pay $40 copayment. You pay 20% coinsurance.	You pay $0 copayment. You pay $35 copayment. You pay 20% coinsurance.	You pay $0 copayment. You pay $35 copayment. You pay 20% coinsurance.	For non-emergency medical issues only. Contact a network doctor by phone or secure video using your mobile device or computer. Telehealth doctors can

Premiums and Benefits	Medicare BlueActive (PPO)	Medicare BlueEssential (PPO)	Medicare BlueFlex (PPO)	What You Should Know
Telehealth (continued) MDLive visit MDLive Behavioral Health visit Out-of-Network	You pay $5 copayment. You pay $40 copayment. Not covered	You pay $0 copayment. You pay $35 copayment. Not covered	You pay $0 copayment. You pay $35 copayment. Not covered	diagnose symptoms and prescribe medication. Services from MDLive available 24 hour a day, 7 days a week.
Chiropractic	**In-Network:** You pay $15 copayment. **Out-of-Network:** You pay $25 copayment.	**In-Network:** You pay $15 copayment. **Out-of-Network:** You pay $25 copayment.	**In-Network:** You pay $5 copayment. **Out-of-Network:** You pay $20 copayment.	We only cover manual manipulation of the spine to correct a subluxation (when 1 or more of the bones in your spine move out of position).
Home Health Care	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance.	Prior Authorization is required.
Outpatient Dialysis Services	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 20% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 20% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 20% coinsurance.	
Outpatient Substance Abuse Services Individual and Group therapy visit	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance.	Prior Authorization may be required for some services.

Multi-Language Insert

Multi-language Interpreter Services

English: 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 1-877-883-9577 (TTY: 1-800-662-1220). Someone who speaks English/Language can help you. This is a free service.

Spanish: 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 1-877-883-9577 (TTY: 1-800-662-1220). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑 问。如您需要此翻译服务，请致电 1-877-883-9577 (TTY: 1-800-662-1220)。我们的中文工作人员很乐意帮助您。 这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯 服務。如需翻譯服務，請致電 1-877-883-9577 (TTY: 1-800-662-1220)。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-877-883-9577 (TTY: 1-800-662-1220). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: 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 1-877-883-9577 (TTY: 1-800-662-1220). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-877-883-9577 (TTY: 1-800-662-1220) sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí .

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-877-883-9577 (TTY: 1-800-662-1220). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-877-883-9577 (TTY: 1-800-662-1220)번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: 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 1-877-883-9577 (TTY: 1-800-662-1220). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-877-883-9577 (TTY: 1-800-662-1220). سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-877-883-9577 (TTY: 1-800-662-1220)पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-877-883-9577 (TTY: 1-800-662-1220). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-877-883-9577 (TTY: 1-800-662-1220). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-877-883-9577 (TTY: 1-800-662-1220). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: 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 1-877-883-9577 (TTY: 1-800-662-1220). Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため に、無料の通訳サービスがありますございます。通訳をご用命になるには、1-877-883-9577 (TTY: 1-800-662-1220)にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサー ビスです。

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 the 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.

- ☐ Review the formulary to make sure your drugs are covered.

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.

- ☐ Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.

- ☐ **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 contracts with the Federal Government and is an PPO plan with a Medicare contract. Enrollment in Excellus BlueCross BlueShield depends on contract renewal.

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