

# EVERY LIFESTYLE. EVERY BUDGET.

We have a plan for you. Everybody benefits.

Excellus BlueCross BlueShield Medicare Advantage Prescription Drug Plans

*For residents in Broome, Cayuga, Chemung, Chenango, Cortland, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Schuyler, Steuben, St. Lawrence, Tioga & Tompkins Counties, NY*

## 2024 Benefit Highlights

- **PPO plan** with access to doctors locally and nationwide that comes with a **\$500 flex card** for dental, hearing, and vision expenses
- **Preventive dental included** in ALL plans with NO copayment
- **Comprehensive dental included** in ALL plans with \$1,000 annual allowance
- **Over-the-counter benefit of \$200/year** included in ALL plans
- PPO plan with **\$46/month Part B refund**
- **FREE: Routine hearing and vision exams** in ALL plans
- **FREE: Meal delivery service** in ALL plans
- **FREE: Silver&Fit® gym benefit** in ALL plans



# A Medicare plan that comes with confidence

Having the best benefits means nothing without the network to back them up. Ours is built on nearly 90 years of proven strength and stability serving your community, and comes with the support of a local, caring team that's always here when you need it.



## Local

All plans offer a robust network of doctors, hospitals, and pharmacies, allowing you to receive care from the providers you already know and trust. In the New York counties we serve, **we offer the confidence of 100% hospital participation.**



## National

Members have access to our BlueCard® program, a national provider network that spans **more than 2,500 counties, 48 states, and two territories in 2023.**



## Worldwide

Enjoy peace of mind if you travel abroad, with worldwide coverage for urgent and emergency care included on every plan.



# Care you can count on

Getting sick or needing care doesn't always happen when it's convenient. That's why we make it easy to get the support you deserve when and where you need it.



### Telehealth for Medical and Behavioral Health:

Connect with a doctor, therapist, or psychiatrist to receive care from anywhere through your phone, tablet, or computer.



### 24/7 Nurse Care Line:

Our specially trained registered nurses are available by phone 24/7 to answer your general questions and provide support for chronic or complex health conditions.



### Wellframe® App:

Get instant access to care managers, dietitians, nurses, and other health care professionals that can help you meet your health and wellness goals, all for free.

Central New York	PPO	
	Medicare BlueActive	Medicare BlueEssential
<b>Premium</b>	<b>\$0</b> with a \$46 Part B Refund	<b>\$0</b>
<b>Primary Care Physician (PCP)</b>	<b>\$5</b>	<b>\$0</b>
	<b>\$25 (OON)</b>	<b>\$25 (OON)</b>
<b>Specialist</b>	<b>\$40</b>	<b>\$35</b>
	<b>\$60 (OON)</b>	<b>\$60 (OON)</b>
<b>Laboratory Services</b> (Routine/Diagnostic)	<b>\$0/\$15</b>	<b>\$0</b>
	<b>30% (OON)</b>	<b>30% (OON)</b>
<b>X-Rays</b>	<b>\$60</b>	<b>\$45</b>
	<b>\$70 (OON)</b>	<b>\$60 (OON)</b>
<b>Diagnostic Imaging</b> (CAT/MRI/MRA)	<b>\$300</b>	<b>\$175</b>
	<b>30% (OON)</b>	<b>30% (OON)</b>
<b>Ambulance</b>	<b>\$300</b>	<b>\$250</b>
<b>Inpatient Hospital Care</b>	Days 1-5 <b>\$400 Per Day</b> Day 6+ Fully Covered	Days 1-5 <b>\$350 Per Day</b> Day 6+ Fully Covered
	Days 1-28: <b>\$435 Per Day</b> Day 29+: Fully Covered (OON)	Days 1-28 <b>\$435 Per Day</b> Day 29+ Fully Covered (OON)
<b>Outpatient Hospital/Ambulatory Surgery/Observation Stay</b>	<b>\$350</b>	<b>\$250</b>
	<b>30% (OON)</b>	<b>30% (OON)</b>
<b>Maximum Out-of-Pocket*</b>	<b>\$7,900</b>	<b>\$7,900</b>
	<b>\$11,300</b> (combined IN and OON)	<b>\$11,300</b> (combined IN and OON)
<b>Part D Prescriptions**</b> <b>Preferred Rx</b> Standard Rx <i>Deductible</i>	Tiers 1/2/3/4/5 <b>\$0/\$12/\$42/23%/27%</b> \$5/\$17/\$47/23%/27% \$350 (Tiers 3-5)	Tiers 1/2/3/4/5 <b>\$0/\$10/\$42/\$95/30%</b> \$5/\$15/\$47/\$100/30% \$150 (Tiers 3-5)

OON = Out-of-network

\*Applies to medical benefits. Excludes Part D.

\*\*30-day supply.

# PPO

Medicare BlueFlex	Medicare BlueClassic	Medicare BlueEnhanced
<b>\$14.40</b> with a \$500 Flex Card	<b>\$30.40</b>	<b>\$86</b>
<b>\$5</b>	<b>\$0</b>	<b>\$0</b>
<b>\$20</b> (OON)	<b>\$25</b> (OON)	<b>\$20</b> (OON)
<b>\$35</b>	<b>\$30</b>	<b>\$30</b>
<b>\$50</b> (OON)	<b>\$60</b> (OON)	<b>\$50</b> (OON)
<b>\$0/\$1</b>	<b>\$0</b>	<b>\$0</b>
<b>30%</b> (OON)	<b>30%</b> (OON)	<b>30%</b> (OON)
<b>\$60</b>	<b>\$45</b>	<b>\$40</b>
<b>\$70</b> (OON)	<b>\$60</b> (OON)	<b>\$50</b> (OON)
<b>\$300</b>	<b>\$175</b>	<b>\$125</b>
<b>30%</b> (OON)	<b>30%</b> (OON)	<b>30%</b> (OON)
<b>\$305</b>	<b>\$240</b>	<b>\$150</b>
Days 1-5 <b>\$375 Per Day</b> Day 6+ Fully Covered	Days 1-5 <b>\$360 Per Day</b> Day 6+ Fully Covered	Days 1-5 <b>\$260 Per Day</b> Day 6+ Fully Covered
Days 1-28 <b>\$435 Per Day</b> Day 29+ Fully Covered (OON)	Days 1-28 <b>\$435 Per Day</b> Day 29+ Fully Covered (OON)	Days 1-28 <b>\$335 Per Day</b> Day 29+ Fully Covered (OON)
<b>\$300</b>	<b>\$275</b>	<b>\$200</b>
<b>30%</b> (OON)	<b>30%</b> (OON)	<b>30%</b> (OON)
<b>\$7,900</b>	<b>\$7,200</b>	<b>\$5,000</b>
<b>\$11,700</b> (combined IN and OON)	<b>\$10,950</b> (combined IN and OON)	<b>\$8,500</b> (combined IN and OON)
Tiers 1/2/3/4/5 <b>\$0/\$12/\$42/\$95/29%</b> \$5/\$17/\$47/\$100/29% \$275 (Tiers 3-5)	Tiers 1/2/3/4/5 <b>\$0/\$8/\$42/\$95/33%</b> \$5/\$13/\$47/\$100/33% <i>No Deductible</i>	Tiers 1/2/3/4/5 <b>\$0/\$6/\$42/\$95/33%</b> \$5/\$11/\$47/\$100/33% <i>No Deductible</i>

# A more comprehensive approach to Medicare

When Medicare plans make it possible to customize a unique mix of coverage, everybody benefits. **That's why all of our plans include the following extras and allowances:**

## FREE FEATURES



**\$0 PREVENTIVE DENTAL** – Covers 100% of preventive dental services - which includes 2 cleanings, 2 oral exams and 2 bitewing x-rays per year - all for no copay.



**\$0 TIER 1 GENERIC DRUGS** – A \$0 copay makes generic medications more affordable and convenient when purchased at a preferred pharmacy.



**\$0 PREVENTIVE VACCINES** – Includes flu, pneumonia, COVID-19 vaccines, and the shingles vaccine, SHINGRIX.



**\$0 HEARING EXAMS** – Annual routine hearing exams from a TruHearing® provider are covered for a \$0 copay.



**\$0 VISION EXAMS** – Your annual routine vision exam is covered with no copay from any participating provider.



**\$0 PREVENTIVE CARE SERVICES** – Includes annual wellness visits, prostate cancer screenings, cervical cancer screenings, colorectal cancer screenings, mammograms, diabetes, and more.



**\$0 FITNESS MEMBERSHIP** – Receive an annual fitness center membership at a Silver&Fit® facility at no charge.



**\$0 MOM'S MEALS®** – Get healthy and balanced meals delivered right to your home while you're recovering from a medical event or procedure\*.

## SAVINGS OPPORTUNITIES



**90-DAY PRESCRIPTION SUPPLY\*\*** – Only pay two copays for a three-month supply at most retail pharmacies, or through mail order from Express Scripts or Wegmans.



**HEARING AIDS** – Care is more affordable and accessible for all with hearing aid costs of \$499 (advanced) and \$799 (premium) when ordered through TruHearing®.



**PART B DIABETIC MONITORING SUPPLIES** – Obtain \$5\*\*\* Part B diabetic monitoring supplies including glucose monitors, test strips, and more.

\*Receive 14 meals for seven days after a hospital observation, inpatient acute stay, or skilled nursing facility stay.

\*\*Applies to prescription drugs in Tier 1 through Tier 4.

\*\*\*When purchased from a preferred manufacturer.

## EXTRA ALLOWANCES



**COMPREHENSIVE DENTAL** – Covers more extensive dental services like restorative care or major procedures such as dentures and select crowns, up to a \$1,000 annual allowance.



**OVER-THE-COUNTER (OTC) ITEMS** – Receive \$50 a quarter to spend on over-the-counter health and wellness items. Hundreds of common non-prescription items such as aspirin, vitamins, cold and cough medications, bandages, and more, ordered and delivered straight to your door.



**EYEWEAR** – Receive an eyewear allowance of up to \$350 a year to use toward contact lenses and eyeglasses.

Allowance Amounts	Comprehensive Dental (Annual)	OTC (Quarterly)	Eyewear (Annual)
Medicare BlueActive (PPO)	\$1,000	\$50	\$250
Medicare BlueEssential (PPO)	\$1,000	\$50	\$350
Medicare BlueFlex (PPO)	\$1,000	\$50	\$200
Medicare BlueClassic (PPO)	\$1,000	\$50	\$200
Medicare BlueEnhanced (PPO)	\$1,000	\$50	\$250

## Additional value-add benefits

Aside from the services and benefits that are built into all of our MAPD plans, others stretch your dollars even further with more unique extras.

### FLEX CARD

Receive \$500 annually to use toward dental, vision, and hearing services that may not be covered by your plan.

*NEW in 2024: Earn up to \$100 of additional funds on your flex card for completing certain plan-determined healthy activities.*

Available on:

**Medicare BlueFlex (PPO)**

### TRANSPORTATION

Get 12 one-way rides per year (50-mile limit per ride) to health-related locations.

Available on:

**Medicare BlueFlex (PPO)**

**Medicare BlueClassic (PPO)**

**Medicare BlueEnhanced (PPO)**

# When personalized guidance is always within reach, everybody benefits.

Have a question? We're always here to help. **Call your local Medicare Customer Care Advocate today.**



## CALL

**1-877-883-9577 (TTY: 711)**

October 1 through March 31: 8 a.m. to 8 p.m., seven days a week

April 1 through September 30: 8 a.m. to 8 p.m., Monday - Friday



## CLICK

**[MyExcellusMedicare.com/PlanInfo](https://MyExcellusMedicare.com/PlanInfo)**

Excellus   **MEDICARE**

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