

# 2026

# Excellus BlueCross BlueShield Medicare Advantage + Prescription Drug Plans

For residents in Cayuga, Cortland, Lewis, Madison, Oneida,  
Onondaga, Oswego, Steuben & Tioga Counties, NY

## 2026 Benefit Highlights

- Plan options starting at **\$0/month**
- **\$0 preventive dental** included in ALL plans
- Comprehensive dental included in ALL plans with a **\$500 annual allowance**
- **Eyewear allowance** of \$100/year included in ALL plans
- **\$0 routine hearing and vision exams** included in ALL plans
- **\$0 fitness benefit** delivered by our trusted partner, Silver&Fit, included in ALL plans
- **\$0 preventive care services and vaccines** included in ALL plans
- **Nationwide** provider network and **worldwide** urgent and emergency care coverage

Excellus   **MEDICARE**

# Medicare centered around you: Dependable networks, personalized support

Having great benefits means nothing without a reliable network to back them up. Ours is built on more than 90 years of proven strength and stability serving the Central New York 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.



## 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 2025.**



## Worldwide

Enjoy peace of mind if you travel abroad, with worldwide coverage for urgent and emergency care included in every plan. For our members, this means:

- Access to care at **more than 14,000\* urgent care centers** throughout the United States alone
- No surprise bills for emergency room visits across the globe. Any **emergency care is covered as in-network at a fixed copay**, no matter where it's located, how long you're there or how many tests are run as a result of your visit.

\*Source: The Journal of Urgent Care Medicine, May 2025.

See a full list of participating providers and pharmacies near you.  
Visit the website below or scan the QR code shown here with  
your smartphone camera.

**[ExcellusBCBS.com/FindaDoctor](https://ExcellusBCBS.com/FindaDoctor)**







# Keeping you connected to care from anywhere.

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:

Your doctor may offer remote care visits via telephone, email, or video chat, so that you may continue your care with your trusted provider, even when you're traveling.

If this isn't currently offered through your doctor or if they aren't available for an appointment, we have partnered with MDLive® to offer virtual care visits for medical and behavioral health conditions. Connect with a doctor, therapist, or psychiatrist to receive affordable care from anywhere through your phone, tablet, or computer. Cost shares differ by plan, but all plans offer:

- \$0 -\$10 copay for medical telehealth appointments with an MDLive provider
- \$30 -\$45 copay for behavioral telehealth appointments with an MDLive provider

**NEW FOR 2026:** Telehealth services now include dermatology appointments.



## 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 for no charge.



## 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.

IN = In-network  
OON = Out-of-network

	PPO			
	Medicare BlueActive		Medicare BlueEssential	
Monthly premium	\$0 with a \$38.80 Part B Refund		\$0	
Medical benefit	IN	OON	IN	OON
Primary Care Physician (PCP)	\$10	\$25	\$5	\$25
Specialist	\$45	\$60	\$40	\$60
Laboratory services (routine/diagnostic)	\$0/\$15	30%	\$0	30%
X-rays	\$60	\$70	\$55	\$60
Diagnostic imaging (CAT/MRI/MRA)	\$300	30%	\$245	30%
Outpatient hospital/ ambulatory surgery/ observation stay	\$375	30%	\$350	30%
Inpatient hospital care	Days 1-5: \$440/day Days 6+: Fully covered	Days 1-28: \$440/day Days 29+: Fully covered	Days 1-5: \$440/day Days 6+: Fully covered	Days 1-28: \$440/day Days 29+: Fully covered
Ambulance	\$300	\$300	\$300	\$300
Urgent care (worldwide)	\$40	\$40	\$40	\$40
Emergency room (worldwide)	\$115	\$115	\$115	\$115
Maximum out-of-pocket	\$8,900	\$11,300 (IN + OON)	\$8,900	\$11,300 (IN + OON)
Part D prescriptions				
30-day supply	Tiers 1/2/3/4/5		Tiers 1/2/3/4/5	
Preferred pharmacy	\$6/\$15/21%/25%/25%		\$5/\$15/20%/25%/25%	
Standard pharmacy	\$11/\$20/25%/50%/25%		\$10/\$20/25%/50%/25%	
Deductible	\$615 (Tiers 2-5)		\$615 (Tiers 2-5)	



Please note, there have been some important changes to Part D coverage for 2026. We encourage you to review your drug coverage each year to understand what out-of-pocket costs you can expect.

	PPO			
	Medicare BlueClassic		Medicare BlueEnhanced	
	\$53.30		\$101.30	
	IN	OON	IN	OON
	\$5	\$25	\$0	\$20
	\$35	\$60	\$30	\$50
	\$0	30%	\$0	30%
	\$45	\$60	\$40	\$50
	\$200	30%	\$175	30%
	\$300	30%	\$250	30%
	Days 1-5: \$400/day Days 6+: Fully covered	Days 1-28: \$435/day Days 29+: Fully covered	Days 1-5: \$350/day Days 6+: Fully covered	Days 1-28: \$350/day Days 29+: Fully covered
	\$240	\$240	\$150	\$150
	\$40	\$40	\$40	\$40
	\$115	\$115	\$115	\$115
	\$8,500	\$10,950 (IN + OON)	\$7,500	\$8,500 (IN + OON)
Part D prescriptions				
	Tiers 1/2/3/4/5		Tiers 1/2/3/4/5	
	\$0/\$5/20%/37%/29%		\$0/\$5/20%/36%/29%	
	\$5/\$10/20%/50%/29%		\$5/\$10/20%/50%/29%	
	\$300 (Tiers 3-5)		\$275 (Tiers 3-5)	



Visit **ExcellusBCBS.com/MedicareRx** or scan the QR code shown here with your smartphone to learn more about the changes you can expect for your prescription drug coverage in 2026.



Ready to lock  
in your plan  
for 2026?

Give us a call, visit our website or scan the QR code to enroll.

Call **1-888-529-1386**  
(TTY 711)

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

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

Visit **ExcellusBCBS.com/Enroll**



Scan the QR code

# A comprehensive approach to Medicare

Our Medicare Advantage + prescription drug (MAPD) plans are designed to address diverse health care needs and provide a holistic approach to your overall wellbeing. **Listed below are some of the important benefits and features that are built into all of our MAPD plans:**



**\$0 preventive dental** – Covers 100% of preventive dental services - which includes two cleanings, two oral exams, and two bitewing X-rays - all for no copay.



**Comprehensive dental allowance** – Covers more extensive dental services like restorative care or major procedures such as dentures and select crowns, up to a \$500 annual allowance.



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



**\$0 preventive care services** – Includes annual wellness visits, prostate cancer screenings, cervical cancer screenings, colorectal cancer screenings, mammograms, diabetes screenings, and more.



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



**Eyewear allowance** – Receive an eyewear allowance of \$100 a year to use toward contact lenses and eyeglasses.



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



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



**\$0 fitness benefit** – For 2026, we are pleased to announce we are returning to our trusted partner, Silver&Fit, to deliver your fitness benefit. Silver&Fit provides a simple and streamlined experience that offers access to gym memberships, home fitness kits, and more.





## Need more dental coverage?

While all of our Medicare Advantage plans include preventive dental services along with \$500 comprehensive dental coverage, if you expect to need more serious dental work during the year, you have the option to purchase an extra \$500 in supplemental dental coverage for an additional monthly premium. You can elect this coverage at the same time that you elect your Excellus BCBS Medicare Advantage plan.

Here's what our optional supplemental dental benefit looks like and how it works with the dental coverage that's included in each of our plans:

- Preventive dental included for no additional cost
- \$500 annual comprehensive dental allowance included for no additional cost
- Optional supplemental benefit available for an additional premium of \$22/month. This covers up to \$500 for eligible comprehensive dental services, for a total of \$1,000 in comprehensive dental coverage.

For existing members planning to keep the same Medicare Advantage plan in 2026 but wish to add optional dental coverage, you must complete a new application and re-enroll.

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## Want to maximize your prescription drug benefits?

Aside from the services and benefits that are built into all of our MAPD plans, our **Medicare BlueClassic** and **Medicare BlueEnhanced** plans include even more value-add prescription drug benefits that help keep your drug costs low and maximize your savings.



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



**Discounted 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.

\*Applies to prescription drugs in Tier 1 and Tier 2.

# Local Medicare support you can depend on

## Looking to switch to Excellus BCBS or interested in a different plan for 2026?

Call **1-888-529-1386 (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

Visit **[www.ExcellusForMedicare.com](http://www.ExcellusForMedicare.com)**

Scan



## Are you a current Excellus BCBS member with questions about your plan or benefits?

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

Visit **[ExcellusBCBS.com/PlanInfo](http://ExcellusBCBS.com/PlanInfo)**

Scan



## Need additional information or prefer to meet in person? We have options for that, too.



**Resource centers** – Visit one of our resource centers for personalized assistance in a friendly, welcoming atmosphere. Meet with a licensed Medicare Consultant to discuss your options, review coverage, or ask any questions you have.



**Schedule an appointment** – For a combination of flexibility and personal attention, our Medicare Consultants have appointments available year-round in locations throughout the community, including those that are most convenient for you.

For a full list of in-person options and to make a reservation, please visit **[ExcellusBCBS.com/MeetWithUs](http://ExcellusBCBS.com/MeetWithUs)**.



Excellus BlueCross BlueShield is a nonprofit independent licensee of the Blue Cross Blue Shield Association. Excellus BCBS is a PPO plan with a Medicare contract. Enrollment in Excellus BCBS depends on contract renewal. Cost shares listed for various benefits are applicable to providers within our network unless otherwise noted. Out-of-network/non-contracted providers are under no obligation to treat Excellus BCBS 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. Please check the Summary of Benefits for full plan details. MDLive® is an independent company, offering telehealth services to Excellus BCBS members. Wellframe® is an independent company that offers services to Excellus BCBS members. TruHearing® is an independent company that offers hearing products and services to Excellus BCBS members. The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Please talk with your doctor before starting or changing your exercise routine. All programs and services are not available in all areas. Fitness center participation may vary by location and is subject to change.