2027 Medicare Advantage + Prescription Drug (MAPD) Plans

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

Local care. Trusted network. Personalized support.

Whether you're new to Medicare, switching plans, or exploring your options, Excellus BlueCross BlueShield is here to help you choose the right plan with certainty. For 2027, we have plans that offer:

- **$0** preventive care services and vaccines
- **$0** preventive dental services, with options for supplemental dental coverage
- Eyewear allowance of **$200/year**
- **$0** routine vision exams
- **$0** routine hearing exams, **plus savings** on hearing aids
- **$0** fitness benefit
- **U.S. and worldwide** urgent and emergency care coverage

Excellus MEDICARE

An overview of our MAPD plans

Whether you're exploring your Medicare options for the first time or shopping for a new plan, we're here to make your decision simple.

Medicare Blue Choice® 028 (HMO)	Medicare Blue Choice® 029 (HMO-POS)	Medicare Blue Choice® 030 (HMO-POS)
May be a good fit for those who:		
• Schedule their care locally • Value a low monthly payment and fixed cost shares • Have limited medical and prescription drug needs and utilization • Were enrolled in our **Medicare BlueActive (PPO), Medicare BlueEssential (PPO),** or **Medicare BlueVital (PPO)** for 2026	• Qualify for a Low-Income Subsidy (LIS) or Extra Help • Require in-person care from providers outside of our network, where telehealth would not be an appropriate option • Want a lower out-of-pocket limit and added peace of mind • Desire a strong value for moderate health care needs • Were enrolled in our **Medicare BlueClassic (PPO)** or **Medicare BlueBalanced (PPO)** for 2026	• Require in-person care from providers outside of our network, where telehealth would not be an appropriate option • Are looking to maximize their benefits, get our top-tier coverage, and have the lowest out-of-pocket limit • Are managing a complex health condition and could benefit from a coordinated approach to their health care • Utilize multiple higher tier prescription drugs • Were enrolled in our **Medicare BlueEnhanced (PPO)** for 2026

Choosing the right plan: HMO or HMO-POS

A **Health Maintenance Organization (HMO)** plan typically requires individuals to receive care from a defined network of doctors, hospitals, and other providers. Members choose a primary care physician (PCP) who helps coordinate care.

These plans often have lower monthly premiums and predictable out-of-pocket costs, making them a good option for people who are comfortable staying within a local network and want a simpler, more coordinated approach to care.

Can be a great fit if you value lower monthly costs and a coordinated care experience within our expansive local provider network.

An **HMO Point-of-Service (HMO-POS)** plan offers similar structure and cost advantages but adds some flexibility. Like an HMO, individuals still have a PCP and a network of providers but also have the option to go outside the network for certain services.

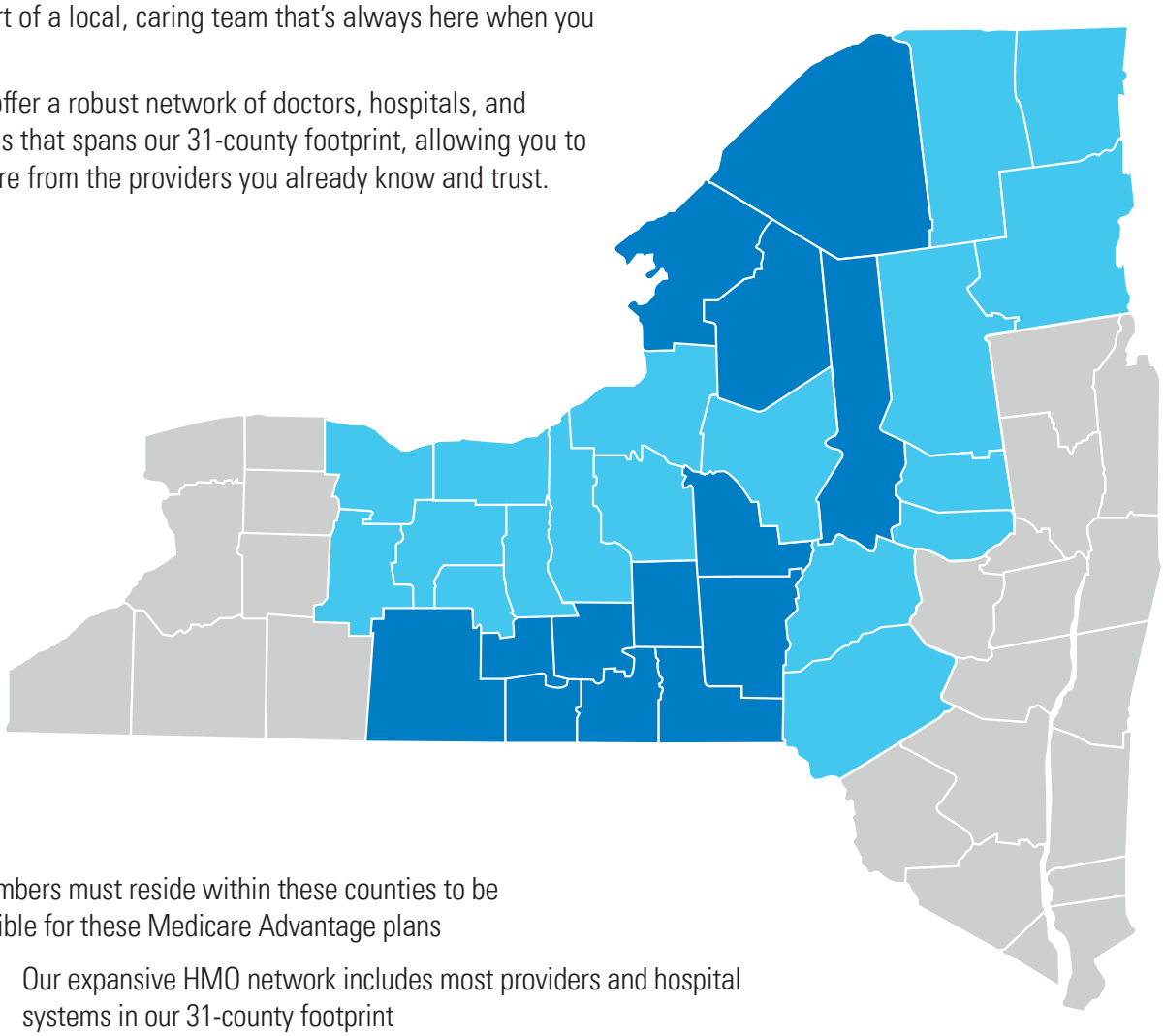
This can be helpful for those who need in-person care from providers who may not be in the plan's network, while still benefiting from lower costs when staying in-network.

May be a strong option if you appreciate having flexibility to see providers outside the network while still enjoying the structure and savings of in-network care.

Dependable network, 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 your community, and comes with the support of a local, caring team that's always here when you need it.

All plans offer a robust network of doctors, hospitals, and pharmacies that spans our 31-county footprint, allowing you to receive care from the providers you already know and trust.



Members must reside within these counties to be eligible for these Medicare Advantage plans

+ Our expansive HMO network includes most providers and hospital systems in our 31-county footprint

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

Plans and benefits at a glance

HMO	HMO-POS			
Medicare Blue Choice® 028	Medicare Blue Choice® 029		Medicare Blue Choice® 030	
Monthly premium				
$14	$85.30		$125.30	
Medical benefits	IN	OON	IN	OON
Primary care physician (PCP)	$10	$5	30%	$0	30%
Preventive vaccines - includes flu, pneumonia, RSV, COVID-19 vaccines, and the shingles vaccine, SHINGRIX	$0	$0	$0	$0	$0
Preventive care services - includes annual wellness visits, prostate cancer screenings, cervical cancer screenings, colorectal cancer screenings, mammograms, diabetes screenings, and more.	$0	$0	30%	$0	30%
Specialist	$55	$40	30%	$30	30%
MD Live® Virtual Care (medical appointments, including teledermatology/behavioral health appointments)	$10/$55	$5/$40	N/A	$0/$30	N/A
Laboratory services (routine/diagnostic)	$0/$10	$0/$5	30%	$0/$0	30%
X-rays	$55	$50	30%	$40	30%
Diagnostic imaging (CAT, PET, MRI, MRA)	$300	$250	30%	$250	30%
Outpatient hospital, ambulatory surgery, observation stay	$480	$350	30%	$250	30%
Inpatient hospital care	**Days 1-5:** $490/day **Days 6+:** Fully covered	**Days 1-5:** $400/day **Days 6+:** Fully covered	30%	**Days 1-5:** $350/day **Days 6+:** Fully covered	30%
Ambulance	$300	$150	Covered as IN	$150	Covered as IN
Urgent care (U.S. and worldwide)	$40	$40	Covered as IN	$40	Covered as IN
Emergency room (U.S. and worldwide)	$115	$115	Covered as IN	$115	Covered as IN
Maximum out-of-pocket	$9,850	$8,500	N/A	$7,500	N/A
Point-of-Service (POS) out-of-network benefit limit	N/A	N/A	$3,000	N/A	$3,000
Additional key benefits and services					
Preventive dental - covers 100% of preventive dental services, which includes cleaning(s), oral exam(s), and set(s) of bitewing X-rays	$0 One of each listed service covered annually	$0 Two of each listed service covered annually		$0 Two of each listed service covered annually	
Comprehensive dental benefit - purchase up to $1,000 in supplemental annual coverage that covers more extensive services like restorative care or major procedures such as dentures and select crowns	$35/month	$35/month		$35/month	
Eyewear allowance - annual allowance to use toward contact lenses and eyeglasses	Not included	$200		$200	
Routine vision exam - annual routine vision exam from any participating provider	$0	$0		$0	
Routine hearing exam - annual routine hearing exam from a TruHearing® provider	$0	$0		$0	
Hearing aids - standard/advanced/premium hearing aid tiers offered at discounts when ordered through TruHearing®	$299/$499/$799	$299/$499/$799		$299/$499/$799	
Fitness benefit - access to gym memberships, home fitness kits, and more through Silver&Fit®	Not included	$0		$0	

Cost shares shown reflect in-network providers unless otherwise noted. IN = in-network, OON = out-of-network.

HMO-POS plans provide out-of-network coverage. Out-of-network spend does not apply to maximum out-of-pocket limit.

Prescription drug coverage

	HMO	HMO-POS	
	Medicare Blue Choice® 028	Medicare Blue Choice® 029	Medicare Blue Choice® 030
30-day supply	**Tiers 1/2/3/4/5**	**Tiers 1/2/3/4/5**	**Tiers 1/2/3/4/5**
Preferred pharmacy	$5/$15/20%/25%/25%	$4/$15/20%/25%/25%	$0/$5/20%/30%/29%
Standard pharmacy	$10/$20/25%/50%/25%	$9/$20/25%/40%/25%	$5/$10/20%/43%/29%
90-day supply	**Tiers 1/2/3/4/5**	**Tiers 1/2/3/4/5**	**Tiers 1/2/3/4/5**
Preferred pharmacy	$15/$45/20%/25%/25%	$12/$45/20%/25%/25%	$0/$10/20%/30%/29%
Standard pharmacy	$30/$60/25%/50%/25%	$27/$60/25%/40%/25%	$10/$20/20%/43%/29%
Part D deductible			
2027 deductible	$700 (Tiers 2-5)	$700 (Tiers 2-5)	$325 (Tiers 3-5)
Part D maximum out-of-pocket			
2027 maximum out-of-pocket	$2,400	$2,400	$2,400

Medicare Part D regulations and prescription drug coverage can change from year to year. We encourage you to review your drug needs and coverage annually to better understand your potential out-of-pocket costs.

Tip for enrollment

Before you enroll or switch plans - whether on your own, working with one of our Medicare Consultants, or with the help of a broker - we suggest asking for a printout of all your prescription medications (names and doses) from the pharmacy.

This detail can be used to determine exactly which plan would be most cost effective for your prescription drug needs in 2027.

View and compare your 2027 drug costs by visiting **ExcellusBCBS.com/Medicare** or scanning the QR code shown here with your smartphone. Enter your zip code, click **Shop 2027 Plans,** and enter your pharmacy location and prescription needs to compare your drug costs for each plan.

Care when and where you need it

In-person care

National

If you find yourself traveling out of our network, our HMO-POS plan options give you the freedom to receive covered services from other doctors and hospitals without having to pay the full cost.

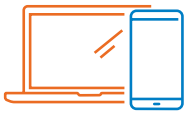
Global

Enjoy peace of mind if you travel, with U.S. and worldwide coverage for urgent and emergency care included in every plan. For Excellus BCBS 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 2026.

Virtual care



Your doctor may offer virtual 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 MD Live to offer virtual care visits for medical (including dermatology) and behavioral health conditions. Connect with a doctor, therapist, or psychiatrist to receive affordable care from anywhere through your phone, tablet, or computer. See the **Plans and benefits at a glance** table on pages 4 and 5 for detailed information on cost shares of each plan.

Ongoing support

24/7 Nurse Call 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. The Nurse Call Line can be reached by calling **1-877-222-1240 (TTY 711).**

Wellframe® App

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

3 simple steps to finding your new plan for 2027

1 Explore

What plans and benefits are available to you in 2027?

To review additional plan details and access helpful decision tools, videos, and other resources, visit: **www.ExcellusForMedicare.com/2027**

2 Evaluate

What are your needs and options for the upcoming year?

- Compare your options side-by-side
- Consider how it may differ from your current coverage
- Understand what out-of-pocket costs you can expect in 2027

3 Enroll

Using your preferred method, enroll in the best plan for you!

- Use our easy tool to enroll yourself online: **ExcellusBCBS.com/Enroll**
- If you work with a broker, contact them for helpful enrollment guidance.
- Give us a call, and we'll get you enrolled over the phone: **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

Excellus MEDICARE

Excellus BlueCross BlueShield is a nonprofit independent licensee of the Blue Cross Blue Shield Association. Excellus BCBS is an HMO plan with a Medicare contract. Enrollment in Excellus BCBS depends on contract renewal. MD Live is an independent company, offering telehealth services to Excellus BCBS members. MDLIVE Medical Group (DE), P.A, MDLIVE Medical Group, PA and other MD Live related independent professional entities provide the clinical services made available by MD Live. 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. 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.

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