

2027

Medicare Blue Choice® 032 (HMO-POS) Plan

For residents in Clinton, Delaware, Essex, Franklin, Fulton,
Hamilton, Montgomery & Otsego 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 coverage with confidence — and get more from your plan. With the Medicare Blue Choice® 032 (HMO-POS) plan, you'll enjoy valuable benefits designed to support your health, your routine care, and your everyday wellbeing, including:

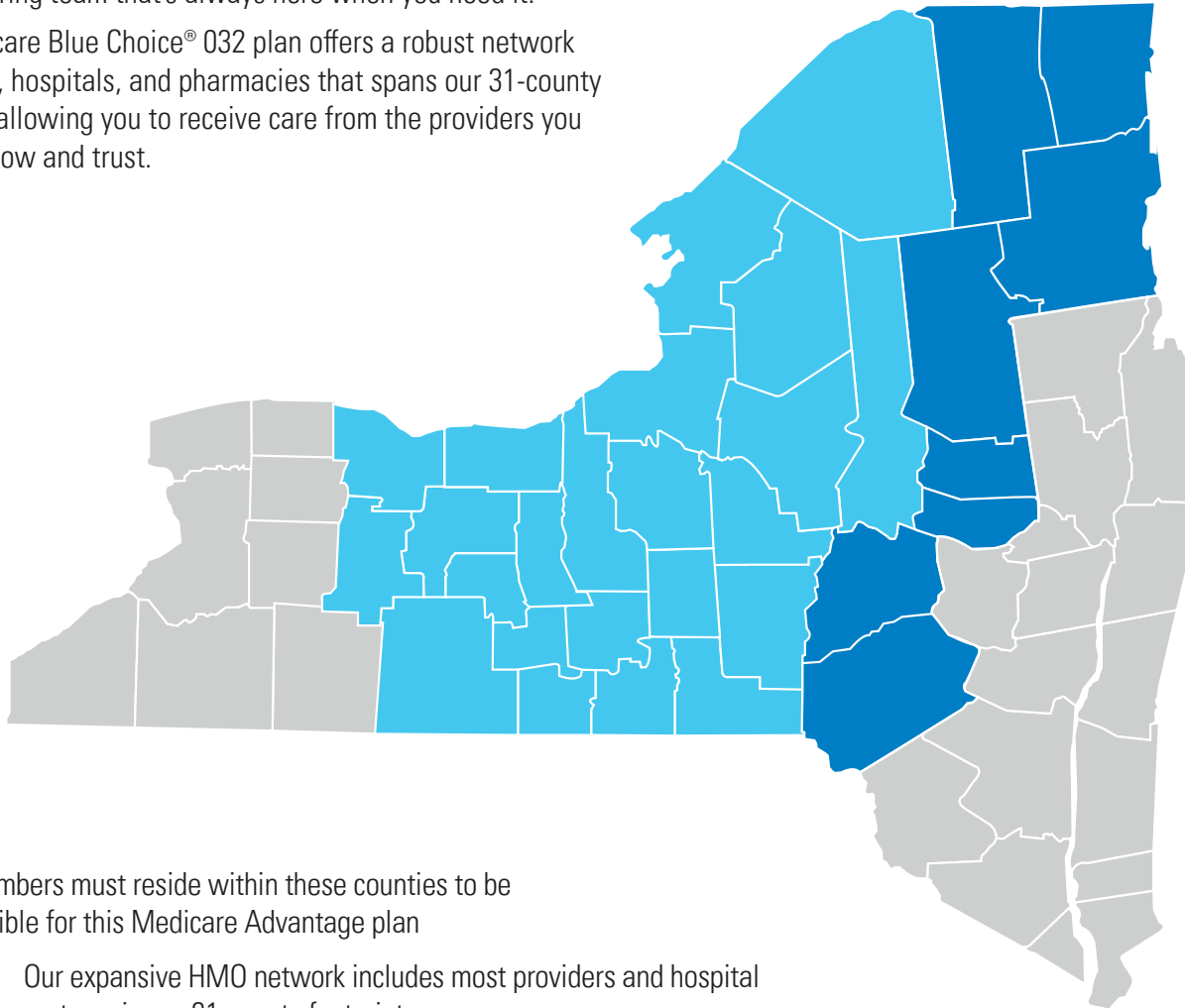
- **\$0** preventive care services and vaccines
- **\$0** preventive dental services, with the option for supplemental dental coverage
- Eyewear allowance of **\$100/year**
- **\$0** routine vision exams
- **\$0** routine hearing exams, **plus savings** on hearing aids
- **\$0** fitness benefit
- **U.S. and worldwide** urgent and emergency care coverage

Excellus   **MEDICARE**

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.

The Medicare Blue Choice® 032 plan offers 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.



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

Understanding HMO-POS plans

An **HMO-POS (Health Maintenance Organization – Point of Service)** plan combines the advantages of coordinated care with added flexibility. You'll have access to an extensive network of doctors, specialists, hospitals, and other health care providers in the areas identified on the map on page 2, helping make it easy to get the care you need close to home. A primary care physician (PCP) can also help coordinate your care, providing a central point of support for your ongoing health care needs.

What makes an HMO-POS plan unique is that it offers additional flexibility beyond the local provider network for certain covered services. While many members already receive most of their care from in-network providers, the Point of Service (POS) feature can provide coverage for eligible care received outside the network up to a specified benefit limit. This combination of coordinated in-network care and out-of-network flexibility gives members added peace of mind while helping keep their health care experience simple and convenient.

Key benefits of an HMO-POS plan with Excellus BCBS:

- Access to a strong network of doctors, specialists, and hospitals
- Coordinated care support from a PCP that helps ensure your providers stay connected and informed
- No referrals required for covered services through network providers
- Added flexibility for certain covered services received outside of the network
- Global protection for the unexpected with U.S. and worldwide emergency and urgent care coverage
- Telehealth options for convenient and continued access to care when you're away from home



Designed around how you use care

HMO-POS plans are designed to support the way many people already access health care—through trusted local providers who know their health history and can help coordinate their care. At the same time, the plan includes additional flexibility for unique situations when out-of-network care may be needed, providing reassurance that you have coverage and support when it matters most.

Benefits at a glance

Medicare Blue Choice® 032 (HMO-POS)

Monthly premium	\$155.30	
Medical benefits	IN	OON
Primary care physician (PCP)	\$5	30%
Preventive vaccines - includes flu, pneumonia, RSV, COVID-19 vaccines, and the shingles vaccine, SHINGRIX	\$0	\$0
Preventive care services - includes annual wellness visits, prostate cancer screenings, cervical cancer screenings, colorectal cancer screenings, mammograms, diabetes screenings, and more.	\$0	30%
Specialist	\$40	30%
MD Live® Virtual Care (medical appointments, including teledermatology/behavioral health appointments)	\$5/\$40	N/A
Laboratory services (routine/diagnostic)	\$0/\$20	30%
X-rays	\$50	30%
Diagnostic imaging (CAT, PET, MRI, MRA)	20%	30%
Outpatient hospital, ambulatory surgery, observation stay	20%	30%
Inpatient hospital care	Days 1-5: \$425/day Days 6+: Fully covered	30%
Ambulance	\$250	Covered as IN
Urgent care (U.S. and worldwide)	\$40	Covered as IN
Emergency room (U.S. and worldwide)	\$115	Covered as IN
Maximum out-of-pocket	\$9,850	N/A
Point-of-Service (POS) out-of-network benefit limit	N/A	\$3,000
Additional key benefits and services		
Preventive dental - covers 100% of preventive dental services, which includes two cleanings, two oral exams, and two sets of bitewing X-rays	\$0	
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	
Eyewear allowance - annual allowance to use toward contact lenses and eyeglasses	\$100	
Routine vision exam - annual routine vision exam from any participating provider	\$0	
Routine hearing exam - annual routine hearing exam from a TruHearing® provider	\$0	
Hearing aids - standard/advanced/premium hearing aid tiers offered at discounts when ordered through TruHearing®	\$299/\$499/\$799	
Fitness benefit - access to gym memberships, home fitness kits, and more through Silver&Fit®	\$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

Medicare Blue Choice® 032 (HMO-POS)	
30-day supply	Tiers 1/2/3/4/5
Preferred pharmacy	\$4/\$8/22%/29%/25%
Standard pharmacy	\$9/\$11/25%/31%/25%
90-day supply	Tiers 1/2/3/4/5
Preferred pharmacy	\$12/\$24/22%/29%/25%
Standard pharmacy	\$27/\$33/25%/31%/25%
Part D deductible	
2027 deductible	\$700 (All Tiers)
Part D maximum out-of-pocket	
2027 maximum out-of-pocket	\$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 what costs you might expect for your prescription drug needs in 2027.



Review 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 evaluate your potential drug costs.



Care when and where you need it

In-person care



National

If you find yourself traveling out of our network, our HMO-POS plan gives 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 your 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 **Benefits at a glance** table on page 4 for detailed information on cost shares for this benefit.

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



Get the Medicare coverage you need with guidance you can trust.

Ready to enroll? Give us a call, visit our website or scan the QR code shown here with your smartphone to get started.



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

Click **ExcellusBCBS.com/Enroll**

Need additional information or prefer to meet in person?



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.

To view a full list of in-person options and to make a reservation, please visit **ExcellusBCBS.com/MeetWithUs**.



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.