

WHEN BETTER COVERAGE MEETS LOWER COSTS, EVERYBODY BENEFITS

2023 Benefit Highlights for Medicare Advantage Prescription Drug Plans

WHAT'S NEW?

- **NEW: PPO plan** with access to doctors locally and nationwide that comes with a **\$500 Flex Card** for dental, hearing, and vision expenses
- **Lower cost sharing and reduced premiums** across the plans
- **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
- **NEW: Part D Senior Savings Program** for select insulin included in ALL plans
- **NEW: Part B refund (\$42/month) PPO plan**
- **NEW: Transportation benefit**
- **FREE: Routine hearing and vision exams** in ALL plans
- **FREE: Meal delivery service** in ALL plans
- **FREE: Silver&Fit® gym benefit** in ALL plans

Excellus  
MEDICARE

FOR RESIDENTS IN BROOME, CAYUGA, CHEMUNG, CHENANGO, CORTLAND, JEFFERSON, LEWIS, MADISON, ONEIDA, ONONDAGA, OSWEGO, SCHUYLER, STEUBEN, ST. LAWRENCE, TIOGA & TOMPKINS COUNTIES, NY



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.

<h2>LOCAL</h2>	<p>All plans offer a robust network of doctors, hospitals, and pharmacies that allows you to receive care from the providers you already know and trust. In the New York counties we serve, we offer the confidence of 99% physician participation and 100% hospital participation.</p>
<h2>NATIONAL</h2>	<p>Members have access to our BlueCard® program, a national provider network that spans more than 2,200 counties, 47 states, and two territories in 2022.</p>
<h2>WORLDWIDE</h2>	<p>Enjoy peace of mind if you travel abroad, with worldwide coverage for urgent and emergency care included on every plan.</p>

NEW AND EXPANDED BENEFITS FOR 2023

EXPANDED: \$0 DENTAL Built-in preventive and comprehensive dental coverage with \$1,000 allowance on ALL of our plans.

 <p>NEW: FLEX CARD Receive \$500 annually to use toward dental, vision, and hearing services that may not be covered by your plan.</p>	 <p>NEW: TRANSPORTATION Get 12 one-way rides per year (50-mile limit per ride) to health-related locations.</p>
<p>Available on:</p>	
<p>Medicare BlueFlex (PPO)</p>	<p>Medicare BlueFlex (PPO)</p>
	<p>Medicare BlueClassic (PPO)</p>
	<p>Medicare BlueEnhanced (PPO)</p>

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			PPO		
				NEW!		
	Medicare BlueActive	Medicare BlueEssential		Medicare BlueFlex	Medicare BlueClassic	Medicare BlueEnhanced
Premium	\$0 with a \$42 Part B Refund	\$0		\$19 with a \$500 Flex Card	\$35	\$90
Primary Care Physician (PCP)	\$5	\$0		\$5	\$0	\$0
	\$25 (OON)	\$25 (OON)		\$20 (OON)	\$25 (OON)	\$20 (OON)
Specialist	\$40	\$35		\$35	\$30	\$30
	\$60 (OON)	\$60 (OON)		\$50 (OON)	\$60 (OON)	\$50 (OON)
Laboratory Services (Routine/Diagnostic)	\$0/\$15	\$0		\$0/\$1	\$0	\$0
	30% (OON)	30% (OON)		30% (OON)	30% (OON)	30% (OON)
X-Rays	\$60	\$50		\$60	\$45	\$40
	\$70 (OON)	\$60 (OON)		\$70 (OON)	\$60 (OON)	\$50 (OON)
Diagnostic Imaging (CAT/MRI/MRA)	\$300	\$175		\$300	\$175	\$125
	30% (OON)	30% (OON)		30% (OON)	30% (OON)	30% (OON)
Ambulance	\$300	\$250		\$305	\$240	\$150
Inpatient Hospital Care	Days 1-5 \$400 Per Day Day 6+ Fully Covered	Days 1-5 \$350 Per Day Day 6+ Fully Covered		Days 1-5 \$375 Per Day Day 6+ Fully Covered	Days 1-5 \$360 Per Day Day 6+ Fully Covered	Days 1-5 \$260 Per Day Day 6+ Fully Covered
	Days 1-28: \$435 Per Day Day 29+: Fully Covered (OON)	Days 1-28 \$435 Per Day Day 29+ Fully Covered (OON)		Days 1-28 \$435 Per Day Day 29+ Fully Covered (OON)	Days 1-28 \$435 Per Day Day 29+ Fully Covered (OON)	Days 1-28 \$335 Per Day Day 29+ Fully Covered (OON)
Outpatient Hospital/ Ambulatory Surgery/ Observation Stay	\$350	\$280		\$300	\$275	\$200
	30% (OON)	30% (OON)		30% (OON)	30% (OON)	30% (OON)
Maximum Out-of-Pocket	\$7,900	\$7,900		\$7,900	\$7,200	\$5,000
	\$11,300 (combined IN and OON)	\$11,300 (combined IN and OON)		\$11,700 (combined IN and OON)	\$10,950 (combined IN and OON)	\$8,500 (combined IN and OON)
Part D Prescriptions Preferred Rx Standard Rx <i>Deductible</i>	Tiers 1/2/3/4/5 \$0/\$12/\$42/28%/27% \$5/\$17/\$47/30%/27% \$350 (Tiers 3-5)	Tiers 1/2/3/4/5 \$0/\$10/\$42/\$95/30% \$5/\$15/\$47/\$100/30% \$150 (Tiers 3-5)		Tiers 1/2/3/4/5 \$0/\$12/\$42/\$95/28% \$5/\$17/\$47/\$100/28% \$275 (Tiers 3-5)	Tiers 1/2/3/4/5 \$0/\$8/\$42/\$95/33% \$5/\$13/\$47/\$100/33% <i>No Deductible</i>	Tiers 1/2/3/4/5 \$0/\$6/\$42/\$95/33% \$5/\$11/\$47/\$100/33% <i>No Deductible</i>

OON = Out-of-network

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:



\$0 PREVENTIVE AND COMPREHENSIVE DENTAL

Covers 100% of preventive dental services, as well as more extensive services like restorative care or major procedures such as dentures and crowns up to a \$1,000 annual allowance.



OVER-THE-COUNTER ALLOWANCES

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, can be ordered and delivered straight to your door.



PART D SENIOR SAVINGS PROGRAM

Pay lower copays for select insulins at participating retail and home delivery pharmacies.



\$0 TIER 1 GENERIC DRUGS

Makes generic medications more affordable and convenient when purchased at a preferred pharmacy.



SAVE ON A 90-DAY PRESCRIPTION SUPPLY*

Only pay two copays for a three-month supply at most retail pharmacies or through mail order.



\$0 PREVENTIVE VACCINES

Includes flu, pneumonia, COVID-19 vaccines, and the shingles vaccine, SHINGRIX.



HEARING AND VISION BENEFITS

Annual routine hearing and vision exams for a \$0 copay, hearing aid costs of \$499 (advanced) and \$799 (premium), and an annual eyewear allowance of at least \$150.

ANNUAL EYEWEAR ALLOWANCE		
Medicare BlueActive (PPO)	Medicare BlueEssential (PPO)	
\$250	\$150	
Medicare BlueFlex (PPO)	Medicare BlueClassic (PPO)	Medicare BlueEnhanced (PPO)
\$200	\$200	\$250



\$0 PREVENTIVE CARE SERVICES

Includes annual wellness visits, prostate cancer screenings, cervical cancer screenings, colorectal cancer screenings, mammograms, diabetes, and more.



PART B DIABETIC MONITORING SUPPLIES

Obtain \$5** Part B diabetic monitoring supplies including glucose monitors, test strips, and more.



\$0 SILVER&FIT® ANNUAL FITNESS MEMBERSHIP

Receive an annual fitness center membership at a Silver&Fit facility at no charge, beginning in 2023.



MOM'S MEALS®

Get healthy and balanced meals delivered right to your home while you're recovering from a medical event or procedure.***

*Applies to prescription drugs in Tier 1 through Tier 4. **When purchased from a preferred manufacturer.

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

WITH A PERSONALIZED PLAN, EVERYBODY BENEFITS

Have a question? We're always here to help. **Talk to your local Medicare expert to find the plan that best fits your needs.**

CALL  **888-529-1386**
TTY: 711

October 1 through March 31:
8:00 a.m. to 8:00 p.m., seven days a week
April 1 through September 30:
8:00 a.m. to 8:00 p.m., Monday through Friday

CLICK 

ExcellusForMedicare.com

SCAN 

MEET WITH US

Mobile Office Hours

Our Medicare Consultants have appointments available year-round in locations throughout the community. Reserve a FREE appointment, and we'll help you understand your options.

1-on-1 Consultation

Our Medicare Consultants are available for a FREE personalized consultation at a time and place that's most convenient for you.

Medicare Plans Seminars

Attend a FREE seminar in your community and learn more about Medicare basics, and the Medicare Advantage and Medicare Supplement plans available to you through Excellus BCBS in a low-key, group setting.

Excellus   **MEDICARE**

Excellus BlueCross BlueShield is a nonprofit independent licensee of the Blue Cross Blue Shield Association.

Excellus BlueCross BlueShield is a PPO plan with a Medicare contract. Enrollment in Excellus BlueCross BlueShield depends on contract renewal.

SafeRide® is an independent company, offering transportation services in the Excellus BCBS service area.

Mom's Meals® is an independent company providing home delivered meals and nutritional services to Excellus BCBS members.

TruHearing® is an independent company that offers hearing products and services to Excellus BCBS members.

Preventive dental services are 2 cleanings, 2 oral exams and 2 bitewing x-rays per year.

The Silver&Fit Healthy Aging and Exercise Program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). ASH is an independent company that offers these services on behalf of Excellus BlueCross BlueShield. All programs and services are not available in all areas. Silver&Fit is a federally registered trademark of ASH.

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.

You must continue to pay Medicare Part B premium. Please check the Summary of Benefits for plan details.

Excellus BlueCross BlueShield complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-883-9577 (TTY: 711).

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電。1-877-883-9577 (TTY: 711)。