


# FEWER COSTS. MORE COVERAGE. MORE BENEFITS. THAT'S THE BENEFIT OF BLUE.<sup>SM</sup>

## 2022 Benefit Highlights for Medicare Advantage Plans

### WHAT'S NEW?

- **NEW: \$0 Medicare BlueActive** (PPO) plan with Part B refund (\$40/month)
- **NEW: Lower premiums** for many plans
- **NEW: Reduced PCP/specialist copays** across most plans
- **NEW:** Most plans now have **preventive dental** (some with copays)
- **NEW:** Most plans include an **eyewear allowance** of at least \$120
- **NEW: Part D Senior Savings Plan**, insulin savings program available on all non-\$0 plans
- **NEW: Meal delivery service** provided by Mom's Meals<sup>®</sup> available on Medicare BlueSecure (PPO) and Medicare BlueEnhanced (PPO) plans<sup>1</sup>

Excellus   
**MEDICARE**

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

# WHEN IT COMES TO MEDICARE, BLUE BRINGS YOU MORE

Medicare isn't always the easiest thing to navigate. The good news? You're not alone. We listened to people throughout our communities and **we've enhanced our Medicare coverage with improved plan benefits at an affordable cost.** Plus, you get the support that comes with a more complete approach to care and local teams that are here for you 24/7.

It's all part of how Blue brings more to Medicare, so you can move forward with more confidence in your coverage.

## MORE AFFORDABLE COVERAGE

We're always doing more to help your care cost less. It's about options that provide comprehensive care — hospital care, medical services and prescription drug coverage — all in one plan and all with predictable costs.

### EXTRAS AND ALLOWANCES:

- ✔ **Dental, fitness, hearing, and vision benefits**
- ✔ **Over-the-Counter benefit is \$30/quarter across all plans and eyewear allowances vary by plan**
- ✔ **Get \$40 back in your Social Security Payment** each month with a Part B Premium refund available on the NEW Medicare BlueActive (PPO) plan



# A NETWORK THAT'S THERE WHEN YOU NEED IT

When you choose a Medicare plan, you want to know that it's going to work for you — wherever and whenever you need it. **That's why we're bringing you more ways to get the most from your benefits, all backed by a local, caring team and more than 85 years of strength and stability.** Medicare you can count on when you need it the most. That's the Benefit of Blue<sup>SM</sup>.

### LOCAL:

Members get a robust network of doctors, hospitals and pharmacies so you can receive care from the people and places you know and trust.

### WORLDWIDE:

Enjoy peace of mind when you travel, with worldwide coverage for urgent and emergency care.

## CARE THAT'S ALWAYS THERE FOR YOU

There's more to care than trips to the doctor or hospital. That's why we make it easy to get the care and support you deserve when you need it.

### TELEHEALTH:

Lets you connect with a doctor from anywhere.

### 24/7 NURSE CARE LINE:

Member-only access to answers and support anytime.

### LOCAL TEAMS:

Our doctors, nurses, dietitians and specialists are here to help when you need them.



MEDICARE PLAN BENEFITS AT A GLANCE											
	Premium	Primary Care Physician (PCP)	Specialist	Urgent/ Emergency Care	Part D Prescriptions Tiers 1/2/3/4/5 Preferred/Standard Rx Deductible	Laboratory Services	Routine Eyewear	Diagnostic Radiology (CAT/MRI/MRA)	Ambulance	Inpatient Hospital Care*	Outpatient Hospital/ Ambulatory Surgery/ Observation Stay
MEDICARE BLUEESSENTIAL (PPO)	\$0	\$5	\$35	\$50/\$90	\$0/\$10/\$42/\$95/30% \$5/\$15/\$47/\$100/30% \$150 (Tiers 3 - 5)	\$2	\$120 Allowance Every Calendar Year	\$175	\$250	Days 1-5 \$390 Per Day Day 6+ Fully Covered (IN)	\$350
		\$25 (OON)	\$60 (OON)			30% Coinsurance (OON)		30% Coinsurance (OON)			30% Coinsurance (OON)
NEW MEDICARE BLUEACTIVE (PPO)	\$0 With \$40 Part B Refund	\$15	\$45	\$65/\$90	\$3/\$12/\$42/28%/27% \$8/\$17/\$47/30%/27% \$350 (Tiers 3 - 5)	\$15	\$250 Allowance Every Two Years	\$310	\$325	Days 1-5 \$400 Per Day Day 6+ Fully Covered (IN)	\$425
		\$25 (OON)	\$60 (OON)			30% Coinsurance (OON)		30% Coinsurance (OON)			30% Coinsurance (OON)
MEDICARE BLUECLASSIC (PPO)	\$38	\$5	\$30	\$40/\$90	\$0/\$8/\$42/\$95/33% \$5/\$13/\$47/\$100/33% No Deductible	\$0	\$200 Allowance Every Calendar Year	\$175	\$240	Days 1-5 \$360 Per Day Day 6+ Fully Covered (IN)	\$325
		\$25 (OON)	\$60 (OON)			30% Coinsurance (OON)		30% Coinsurance (OON)			30% Coinsurance (OON)
MEDICARE BLUESECURE (PPO)	\$92	\$0	\$30	\$40/\$90	\$0/\$8/\$42/\$95/33% \$5/\$13/\$47/\$100/33% No Deductible	\$0	\$225 Allowance Every Calendar Year	\$150	\$225	Days 1-5 \$325 Per Day Day 6+ Fully Covered (IN)	\$250
		\$25 (OON)	\$55 (OON)			30% Coinsurance (OON)		30% Coinsurance (OON)			30% Coinsurance (OON)
MEDICARE BLUEENHANCED (PPO)	\$124	\$0	\$30	\$40/\$90	\$0/\$6/\$42/\$95/33% \$5/\$11/\$47/\$100/33% No Deductible	\$0	\$250 Allowance Every Calendar Year	\$125	\$150	Days 1-5 \$260 Per Day Day 6+ Fully Covered (IN)	\$200
		\$20 (OON)	\$50 (OON)			30% Coinsurance (OON)		30% Coinsurance (OON)			30% Coinsurance (OON)

\*For Inpatient Hospital Care, if you receive care from out-of-network providers, your cost will be higher. See Summary for Benefits for more information.

### HEARING

Our partnership with TruHearing® helps keep costs down for exams and hearing aids.<sup>2</sup>

#### Annual Routine Hearing Exam:

**\$45 copay**

**Hearing Aids: \$699 & \$999 per unit**

### VISION

Eye health is a critical piece of overall health. We'll help you get the most of out your vision benefits.

**Annual allowances for frames, lenses and contacts up to \$250**  
**Plans have \$0 copay for annual routine eye exam**

# COMPREHENSIVE COVERAGE TO MEET YOUR NEEDS — AND YOUR BUDGET.

Now more than ever, we're working to bring more to your Medicare options. Here are some of the highlights of what you'll get with a Medicare plan from us.

## 1 PRESCRIPTION DRUG COVERAGE

We know that prescription benefits are an important part of your Medicare coverage. That's why our plans have features that make medications more affordable and convenient.

- ✔ **Tier 1 Generic Drugs:** \$0 copay at a preferred pharmacy (for most plans).
- ✔ **Save on a 90 day prescription supply:** you'll only need to pay 2 copays for a 3-month supply at most retail pharmacies or through mail order.<sup>3</sup>

Don't need Part D coverage? Ask us about our [\\$0 Medicare Advantage plan without prescription drug coverage](#).

## 2 PREVENTIVE VACCINES

Protect yourself from illness with \$0 vaccines including flu, pneumonia, tetanus and the shingles vaccine, SHINGRIX (except with \$0 BlueActive Plan where there is a \$3 copay for SHINGRIX).

## 3 SUPPLEMENTAL DENTAL

If you need dental care beyond preventive care, we offer the option to add enhanced dental coverage to make restorative and major procedures more affordable.<sup>4</sup>

**Preventive dental:** Available on all plans. \$10 copay per service on Medicare BlueEssential (PPO) and \$15 copay per service on Medicare BlueActive (PPO).

	Monthly Premium	Restorative Dental	Major Dental	Maximum Plan Benefit Coverage
<b>COMPLEMENTARY</b>	<b>\$29</b>	20% Coinsurance	50% Coinsurance	\$1,000

## 4 PREVENTIVE CARE SERVICES

All of our plans include \$0 preventive care on over 20 services including annual wellness visit, prostate cancer screenings, cervical cancer screenings, colorectal cancer screenings, mammograms, diabetes and more.

## 5 MENTAL HEALTH

Mental and emotional wellness is essential to your physical health as well — and sometimes it just helps to talk. Our plans include coverage for mental health support for in-person and telehealth\* visits.

**LICENSED THERAPIST:**  
20% Coinsurance  
In-Network

**PSYCHIATRIST:**  
Specialist copay from \$30-\$45 depending on plan  
In-Network

## 6 FITNESS

We are committed to helping you live your best. For a \$10 annual fee, you can get a Home Fitness Kit through the **Silver&Fit** Fitness Benefits Program. Or for a nonrefundable \$25 annual fee, you can receive a fitness center membership.<sup>5</sup>

## 7 DIABETIC MONITORING SUPPLIES AND INSULIN

Chronic conditions like diabetes are complicated enough to manage without worries about costs. We can help you with coverage for diabetes supplies.

- ✔ **\$5 Part B diabetic monitoring supplies** including glucose monitors and test strips.
- ✔ **Save on select insulins** with plans that include the Part D Senior Savings Program and pay a lower price for select insulin — even if you're in the coverage gap.

\*In-person visit must occur within six months prior to telehealth appointment.

# GET STARTED WITH LOCAL SUPPORT

Have a question? We're here to help. **Talk to your local Medicare specialist to figure out the plan that's best for you.**

## CALL US TODAY

**1-888-529-1386 / TTY: 711**

**October 1 - December 30:**

**8:00AM - 8:00PM, SEVEN DAYS A WEEK**

**January 1 - September 30:**

**8:00AM - 8:00PM, MONDAY - FRIDAY**

**ExcellusForMedicare.com**

Excellus  **MEDICARE**



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

Pharmacy benefits on most plans include a \$0 copayment for Tier 1 generic drugs when provided at in-network preferred pharmacies. Excellus BlueCross BlueShield's pharmacy network includes limited lower-cost, preferred pharmacies. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call 1-877-883-9577 (TTY: 711) or consult the online pharmacy directory at [ExcellusMedicare.com/Providers](https://ExcellusMedicare.com/Providers).

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

<sup>1</sup>Mom's Meals<sup>®</sup> is an independent company providing home delivered meals and nutritional services to Excellus BlueCross BlueShield members.

<sup>2</sup>TruHearing is an independent company that offers hearing products and services to Excellus BCBS members.

<sup>3</sup>Applies to prescription drugs in Tier 1 through Tier 4.

<sup>4</sup>Preventive dental services are 2 cleanings, 2 oral exams and 2 bitewing x-rays per year. \$100 deductible for restorative and major dental services. Coinsurance applies. For the Medicare BlueEssential (PPO) plan, there is a \$10 copay per service. For the Medicare BlueActive (PPO) plan, there is a \$15 copay per service. You must continue to pay Medicare Part B premium. Please check the Summary of Benefits for plan details.

<sup>5</sup>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.

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)。

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