

2026

Excellus BlueCross BlueShield Medicare Advantage + Prescription Drug Plans

For residents in Livingston, Monroe, Ontario,
Seneca, Wayne & Yates Counties, NY

2026 Benefit Highlights

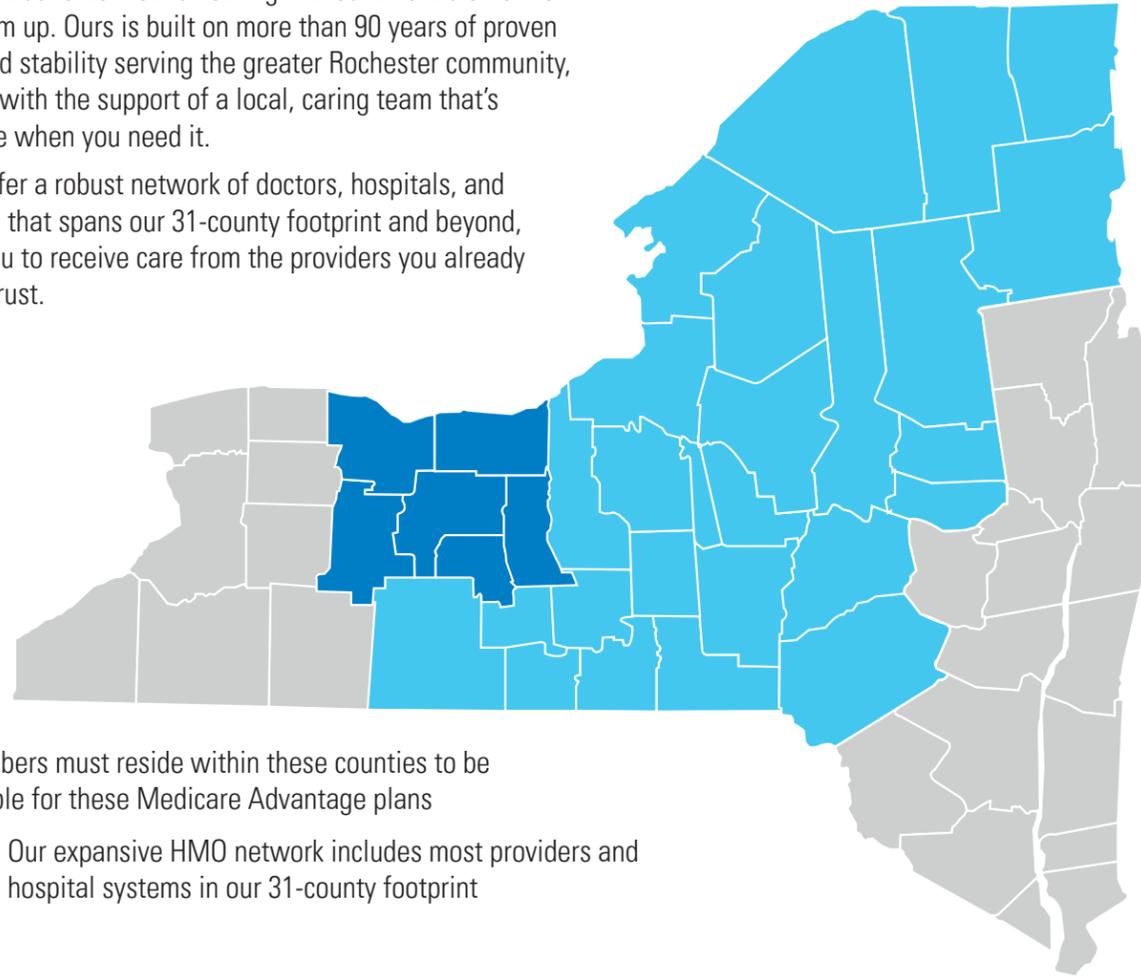
- Plan options starting at **\$0/month**
- **\$0 preventive dental** included in ALL plans, with options for supplemental dental coverage
- **Eyewear allowance** of up to \$215/year included in ALL plans
- **\$0 routine hearing exams** and discounts for hearing aids included in ALL plans
- **\$0 fitness benefit** delivered by our trusted partner, Silver&Fit, included in ALL plans
- **\$0 preventive care services and vaccines** included in ALL plans
- **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 greater Rochester 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 and beyond, 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

Keeping you connected to care from anywhere

National

If you find yourself traveling out of our network, we have plan options that 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 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.

Virtual

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.
NEW FOR 2026: Telehealth services now include dermatology appointments.
- \$30 - \$55 copay for behavioral telehealth appointments with an MDLive provider.

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.

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

Find your best fit with clarity and confidence



| | HMO | | HMO-POS | |
|---|---|---|---|----------------|
| | Medicare Blue Choice® Core | Medicare Blue Choice® Prime | Medicare Blue Choice® Optimum | |
| Monthly premium | \$0 | \$55 | \$224.80 | |
| Medical benefit | | | IN | OON |
| Primary Care Physician (PCP) | \$10 | \$5 | \$0 | 30% |
| Specialist | \$55 | \$40 | \$30 | 30% |
| Laboratory services (routine/diagnostic) | \$0/\$15 | \$0/\$10 | \$0 | 30% |
| X-rays | \$55 | \$50 | \$40 | 30% |
| Diagnostic imaging (CAT/MRI/MRA) | \$300 | \$250 | \$150 | 30% |
| Outpatient hospital/ambulatory surgery/observation stay | \$450 | \$350 | \$250 | 30% |
| Inpatient hospital care | Days 1-5: \$475/day Days 6+: Fully covered | Days 1-5: \$400/day Days 6+: Fully covered | Days 1-5: \$285/day Days 6+: Fully covered | 30% |
| Ambulance | \$150 | \$150 | \$150 | \$150 |
| Urgent care (worldwide) | \$40 | \$40 | \$40 | \$40 |
| Emergency room (worldwide) | \$115 | \$115 | \$115 | \$115 |
| Maximum out-of-pocket | \$9,250 | \$8,000 | \$6,700 | Not applicable |
| Part D prescriptions | | | | |
| 30-day supply | Tiers 1/2/3/4/5 | Tiers 1/2/3/4/5 | Tiers 1/2/3/4/5 | |
| Preferred pharmacy | \$5/\$15/21%/25%/25% | \$4/\$15/21%/25%/25% | \$0/\$5/20%/37%/31% | |
| Standard pharmacy | \$10/\$20/25%/50%/25% | \$9/\$20/25%/50%/25% | \$5/\$10/20%/50%/31% | |
| Deductible | \$615 (Tiers 2-5) | \$615 (Tiers 2-5) | \$100 (Tiers 3-5) | |

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



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. Visit [ExcellusBCBS.com/MedicareRx](https://www.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.

\$0 Medicare Blue Choice® Core (HMO) may be a good fit for those who:

- Were enrolled in our **Medicare Blue Choice® Extra (HMO)** or **Medicare Blue Choice® Select (HMO)** for 2025
- Value a low monthly payment and fixed cost shares
- Have limited medical needs and utilization
- Schedule their care locally

\$55 Medicare Blue Choice® Prime (HMO) may be a good fit for those who:

- Were enrolled in our **Medicare Blue Choice® Discovery (PPO)**, **Medicare Blue Choice® Advanced (HMO-POS)**, or **Medicare Blue Choice® Value Plus (HMO-POS)** for 2025
- Qualify for a Low-Income Subsidy (LIS) or Extra Help
- Are looking to strike a balance between coverage and cost

\$224.80 Medicare Blue Choice® Optimum (HMO-POS) may be a good fit for those who:

- Require in-person care from providers outside of our network, where telehealth would not be an appropriate option
- Are looking to maximize their benefits and get our top-tier coverage
- Are managing a complex health condition and could benefit from a coordinated approach to their health care
- Utilize multiple higher tier prescription drugs



Ready to lock in your plan for 2026?

Visit [ExcellusBCBS.com/Enroll](https://www.excellusbcbs.com/Enroll)

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



Scan the QR code

HMO-POS plans provide out-of-network coverage. Members pay 30% out-of-network for these plans. Coverage limit of \$3,000 per year. Out-of-network coverage does not apply to maximum out-of-pocket.



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.



\$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.



Eyewear allowance – Receive an eyewear allowance of up to \$200 a year to use toward contact lenses and eyeglasses.

- **Medicare Blue Choice® Core (HMO):** \$200/year
- **Medicare Blue Choice® Optimum (HMO-POS):** \$200/year
- **Medicare Blue Choice® Prime (HMO):** \$215/year



\$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.

Maximize your “extras” with Medicare Blue Choice® Optimum

Aside from the services and benefits that are built into all of our MAPD plans, our Medicare Blue Choice® Optimum (HMO-POS) plan includes even more value-add benefits that you might not expect.



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



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.



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.



Transportation – Get 12 one-way rides per year (50-mile limit per ride) to health-related locations.



Mom’s Meals® – Get healthy, balanced meals delivered to your home while you’re recovering from a medical event or procedure.**

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

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

Need more dental coverage?

While all of our Medicare Advantage plans include preventive dental services, if you expect to need more serious dental work during the year, you have the option to purchase up to \$1,000 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:

Medicare Blue Choice® Core (HMO) and Medicare Blue Choice® Prime (HMO):

- Preventive dental included for no additional cost
- Optional supplemental benefit available for an additional premium of \$43/month. This covers up to \$1,000 for eligible comprehensive dental services.

Medicare Blue Choice® Optimum (HMO-POS):

- 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 \$26/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.

3 simple steps to finding your new plan for 2026

1

Explore

What plans and benefits are available to you in 2026?

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

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 2026

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)**



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. 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. 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. 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.