



**2019 SUMMARY OF BENEFITS**  
**January 1, 2019 – December 31, 2019**

**Medicare BlueClassic (PPO) (H3335-051)**  
**Medicare BlueEssential (PPO) (H3335-054)**  
**and Medicare BlueSecure (PPO) (H3335-005)**

This is a summary of drug and health services covered by Excellus BlueCross BlueShield.

Excellus BlueCross BlueShield contracts with the Federal Government and is a PPO plan with a Medicare contract. Enrollment in Excellus BlueCross BlueShield depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please request the “Evidence of Coverage” by calling us at the telephone numbers on the next page.

To join **Medicare BlueClassic (PPO)**, **Medicare BlueEssential (PPO)**, and **Medicare BlueSecure (PPO)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in New York: Herkimer, Madison and Oneida.

**Medicare BlueClassic (PPO)**, **Medicare BlueEssential (PPO)**, and **Medicare BlueSecure (PPO)** have a network of doctors, hospitals, pharmacies, and other providers. If you use the providers in our network, you may pay less for your covered services. But if you want to, you can use providers that are not in our network.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

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.

If you want to know more about the coverage and costs of Original Medicare, look in your current **“Medicare & You”** handbook. View it online at <http://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

This document is available in other formats such as Braille and large print.

This information is not a complete description of benefits. Call us at one of the phone numbers listed below for more information.

If you are a member of one of these plans: Call toll-free at 1-877-883-9577 (TTY users call 1-800-421-1220).

If you are not a member of one of these plans: Call toll-free at 1-800-659-1986 (TTY users call 1-800-421-1220).

From October 1 to March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. Eastern time.  
From April 1 to September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern time.

You can also visit us at [www.ExcellusMedicare.com](http://www.ExcellusMedicare.com).

You can see our plan’s provider/pharmacy directory at our website at [www.ExcellusMedicare.com/Providers](http://www.ExcellusMedicare.com/Providers). Or, call us and we will send you a copy of the provider/pharmacy directory.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.

You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website at [www.ExcellusMedicare.com/Formulary](http://www.ExcellusMedicare.com/Formulary). Or, call us and we will send you a copy of our formulary.

This information is not a complete description of benefits. Call 1-800-659-1986 (TTY users call 1-800-421-1220) for more information.

<b>Premiums and Benefits</b>	<b>Medicare BlueEssential (PPO)</b>	<b>Medicare BlueClassic (PPO)</b>	<b>Medicare BlueSecure (PPO)</b>	<b>What You Should Know</b>
<b>Monthly Plan Premium</b>	You pay \$0 per month.	You pay \$39 per month.	You pay \$89 per month.	You must continue to pay your Medicare Part B premium.
<b>Deductible</b>	\$100 per year for Part D prescription drugs listed on Tiers 3, 4 and 5.  This plan does not have a medical deductible.	This plan does not have a deductible.	This plan does not have a deductible.	
<b>Maximum Out-of-Pocket Responsibility</b> <i>(does not include prescription drugs)</i>	\$6,700 for medical services you receive from In-Network providers.  \$10,000 for medical services from In-Network and Out-of-Network providers combined.	\$6,700 for medical services you receive from In-Network providers.  \$10,000 for medical services from In-Network and Out-of-Network providers combined.	\$6,700 for medical services you receive from In-Network providers.  \$10,000 for medical services from In-Network and Out-of-Network providers combined.	The most you pay for copayments and coinsurance for medical services for the year.

Premiums and Benefits	Medicare BlueEssential (PPO)	Medicare BlueClassic (PPO)	Medicare BlueSecure (PPO)	What You Should Know
<b>Inpatient Hospital Coverage</b>	<p><b>In-Network:</b> You pay \$370 copayment per day for days 1 through 5.</p> <p>Thereafter, you pay \$0 copayment for additional Medicare-covered days during your hospital admission.</p> <p><b>Out-of-Network:</b> You pay \$435 copayment per day for days 1 through 28.</p> <p>Thereafter, you pay \$0 copayment for additional Medicare-covered days during your hospital admission.</p>	<p><b>In-Network:</b> You pay \$360 copayment per day for days 1 through 5.</p> <p>Thereafter, you pay \$0 copayment for additional Medicare-covered days during your hospital admission.</p> <p><b>Out-of-Network:</b> You pay \$435 copayment per day for days 1 through 28.</p> <p>Thereafter, you pay \$0 copayment for additional Medicare-covered days during your hospital admission.</p>	<p><b>In-Network:</b> You pay \$325 copayment per day for days 1 through 5.</p> <p>Thereafter, you pay \$0 copayment for additional Medicare-covered days during your hospital admission.</p> <p><b>Out-of-Network:</b> You pay \$385 copayment per day for days 1 through 28.</p> <p>Thereafter, you pay \$0 copayment for additional Medicare-covered days during your hospital admission.</p>	<p>Prior Authorization is required. Our plan covers an unlimited number of days for an inpatient hospital stay. Benefit applied per admission.</p>
<b>Outpatient Hospital Coverage</b>	<p><b>In-Network:</b> You pay \$395 copayment.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p><b>In-Network:</b> You pay \$350 copayment.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p><b>In-Network:</b> You pay \$300 copayment.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p>Prior Authorization is required.</p>

<b>Premiums and Benefits</b>	<b>Medicare BlueEssential (PPO)</b>	<b>Medicare BlueClassic (PPO)</b>	<b>Medicare BlueSecure (PPO)</b>	<b>What You Should Know</b>
<b>Doctor Visits</b>  Primary    Specialists	<b>In-Network:</b> You pay \$10 copayment.  <b>Out-of-Network:</b> You pay \$25 copayment.  <b>In-Network:</b> You pay \$40 copayment.  <b>Out-of-Network:</b> You pay \$60 copayment.	<b>In-Network:</b> You pay \$5 copayment.  <b>Out-of-Network:</b> You pay \$25 copayment.  <b>In-Network:</b> You pay \$30 copayment.  <b>Out-of-Network:</b> You pay \$60 copayment.	<b>In-Network:</b> You pay \$5 copayment.  <b>Out-of-Network:</b> You pay \$25 copayment.  <b>In-Network:</b> You pay \$35 copayment.  <b>Out-of-Network:</b> You pay \$55 copayment.	
<b>Preventive Care</b>	<b>In-Network:</b> You pay \$0 copayment.  <b>Out-of-Network:</b> You pay \$0 copayment or 30% coinsurance depending on the service.	<b>In-Network:</b> You pay \$0 copayment.  <b>Out-of-Network:</b> You pay \$0 copayment or 30% coinsurance depending on the service.	<b>In-Network:</b> You pay \$0 copayment.  <b>Out-of-Network:</b> You pay \$0 copayment or 30% coinsurance depending on the service.	See the Evidence of Coverage for a list of covered preventive services. If you are treated for a new or existing medical condition during a visit where a preventive screening is performed, an office visit copayment or coinsurance will apply to the care received for the new or existing medical condition.

<b>Premiums and Benefits</b>	<b>Medicare BlueEssential (PPO)</b>	<b>Medicare BlueClassic (PPO)</b>	<b>Medicare BlueSecure (PPO)</b>	<b>What You Should Know</b>
<b>Preventive Care</b> <i>(Continued)</i>				Any additional preventive services approved by Medicare during the contract year will be covered.
<b>Emergency Care</b>	You pay \$90 copayment.	You pay \$90 copayment.	You pay \$90 copayment.	If you are admitted to the hospital within 23 hours, you do not have to pay your share of the cost for emergency care.
<b>Urgently Needed Services</b>	You pay \$65 copayment.	You pay \$40 copayment.	You pay \$40 copayment.	
<b>Diagnostic Services/Labs/Imaging</b>  Diagnostic Radiology Service (e.g., MRI, CT scans)	<b>In-Network:</b> You pay \$175 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	<b>In-Network:</b> You pay \$175 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	<b>In-Network:</b> You pay \$150 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	Prior Authorization is required for some services. Contact us for more information.

Premiums and Benefits	Medicare BlueEssential (PPO)	Medicare BlueClassic (PPO)	Medicare BlueSecure (PPO)	What You Should Know
<b>Diagnostic Services/Labs/Imaging</b> <i>(Continued)</i>				
Lab Services - Diagnostics	<b>In-Network:</b> You pay \$5 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	
Diagnostic Tests and Procedures	<b>In-Network:</b> You pay \$5 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	
X-Rays	<b>In-Network:</b> You pay \$50 copayment. <b>Out-of-Network:</b> You pay \$60 copayment.	<b>In-Network:</b> You pay \$45 copayment. <b>Out-of-Network:</b> You pay \$60 copayment.	<b>In-Network:</b> You pay \$40 copayment. <b>Out-of-Network:</b> You pay \$55 copayment.	
Therapeutic Radiology (such as radiation treatment for cancer)	<b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 30% coinsurance.	<b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 30% coinsurance.	<b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 30% coinsurance.	

Premiums and Benefits	Medicare BlueEssential (PPO)	Medicare BlueClassic (PPO)	Medicare BlueSecure (PPO)	What You Should Know
<b>Hearing Services</b>				
Diagnostic / Treatment Exam	<b>In-Network:</b> You pay \$40 copayment. <b>Out-of-Network:</b> You pay \$60 copayment.	<b>In-Network:</b> You pay \$30 copayment. <b>Out-of-Network:</b> You pay \$60 copayment.	<b>In-Network:</b> You pay \$35 copayment. <b>Out-of-Network:</b> You pay \$55 copayment.	
Routine Hearing Exam	<b>In-Network:</b> You pay \$45 copayment. <b>Out-of-Network:</b> You pay \$75 copayment.	<b>In-Network:</b> You pay \$45 copayment. <b>Out-of-Network:</b> You pay \$75 copayment.	<b>In-Network:</b> You pay \$45 copayment. <b>Out-of-Network:</b> You pay \$75 copayment.	One routine hearing exam each year. You must see a TruHearing provider to receive in-network benefits. This copayment not included in the Out-of-Pocket Maximum.
Hearing Aid	<b>In-Network &amp; Out-of-Network:</b> \$699 copay per aid for Advanced Aids. \$999 copay per aid for Premium Aids. You must see a TruHearing provider to use this benefit.	<b>In-Network &amp; Out-of-Network:</b> \$699 copay per aid for Advanced Aids. \$999 copay per aid for Premium Aids. You must see a TruHearing provider to use this benefit.	<b>In-Network &amp; Out-of-Network:</b> \$699 copay per aid for Advanced Aids. \$999 copay per aid for Premium Aids. You must see a TruHearing provider to use this benefit.	From TruHearing Providers only. This copayment not included in the Out-of-Pocket Maximum.



Premiums and Benefits	Medicare BlueEssential (PPO)	Medicare BlueClassic (PPO)	Medicare BlueSecure (PPO)	What You Should Know
<b>Dental Services</b>	<p><b>Medicare covered limited dental services</b> (this does not include routine services in connection with care, treatment, filling, removal, or replacement of teeth):</p> <p><b>In-Network:</b> You pay \$40 copayment.</p> <p><b>Out-of-Network:</b> You pay \$60 copayment.</p> <p><b>Preventive dental services not covered.</b></p>	<p><b>Medicare covered limited dental services</b> (this does not include routine services in connection with care, treatment, filling, removal, or replacement of teeth):</p> <p><b>In-Network:</b> You pay \$30 copayment</p> <p><b>Out-of-Network:</b> You pay \$60 copayment.</p> <p><b>Preventive dental services:</b></p> <p><b>Cleaning:</b> (For up to 2 every year): You pay \$0 copayment.</p> <p><b>Dental x-ray(s):</b> (For up to 2 every year): You pay \$0 copayment.</p> <p><b>Oral exam:</b> (For up to 2 every year): You pay \$0 copayment.</p>	<p><b>Medicare covered limited dental services</b> (this does not include routine services in connection with care, treatment, filling, removal, or replacement of teeth):</p> <p><b>In-Network:</b> You pay \$35 copayment.</p> <p><b>Out-of-Network:</b> You pay \$55 copayment.</p> <p><b>Preventive dental services:</b></p> <p><b>Cleaning:</b> (For up to 2 every year): You pay \$0 copayment.</p> <p><b>Dental x-ray(s):</b> (For up to 2 every year): You pay \$0 copayment.</p> <p><b>Oral exam:</b> (For up to 2 every year): You pay \$0 copayment.</p>	<p>Medicare only covers certain limited dental procedures under specific conditions.</p> <p>The Plan will pay up to the maximum allowable benefit for each service covered. If your provider does not participate in the Plan's network and charges more than the maximum allowable benefit, you will be responsible for the additional cost.</p>

Premiums and Benefits	Medicare BlueEssential (PPO)	Medicare BlueClassic (PPO)	Medicare BlueSecure (PPO)	What You Should Know
<b>Vision Services</b>				
Diagnostic / Treatment Exam	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay \$60 copayment.	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay \$60 copayment.	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay \$55 copayment.	One routine eye exam each year.
Routine Eye Exam	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay \$60 copayment.	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay \$60 copayment.	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay \$55 copayment.	
Eyeglasses or Contacts after Cataract Surgery	<b>In-Network:</b> You pay \$40 copayment. <b>Out-of-Network:</b> You pay \$60 copayment.	<b>In-Network:</b> You pay \$30 copayment. <b>Out-of-Network:</b> You pay \$60 copayment.	<b>In-Network:</b> You pay \$35 copayment. <b>Out-of-Network:</b> You pay \$55 copayment.	
Routine Eyewear Allowance	\$120 Allowance every year towards purchase of contact lenses and eyeglasses (frames and lenses).	\$120 Allowance every year towards purchase of contact lenses and eyeglasses (frames and lenses).	\$120 Allowance every year towards purchase of contact lenses and eyeglasses (frames and lenses).	



<b>Premiums and Benefits</b>	<b>Medicare BlueEssential (PPO)</b>	<b>Medicare BlueClassic (PPO)</b>	<b>Medicare BlueSecure (PPO)</b>	<b>What You Should Know</b>
<b>Skilled Nursing Facility</b>	<p><b>In-Network:</b> You pay \$0 copayment for days 1 through 20.</p> <p>You pay a \$172 copayment per day for days 21 through 100.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p><b>In-Network:</b> You pay \$0 copayment for days 1 through 20.</p> <p>You pay a \$172 copayment per day for days 21 through 100.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p><b>In-Network:</b> You pay \$0 copayment for days 1 through 20.</p> <p>You pay a \$172 copayment per day for days 21 through 100.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p>	Prior Authorization is required. We cover up to 100 days in a Skilled Nursing Facility.
<b>Physical Therapy</b>	<p><b>In-Network:</b> You pay \$40 copayment.</p> <p><b>Out-of-Network:</b> You pay \$50 copayment.</p>	<p><b>In-Network:</b> You pay \$40 copayment.</p> <p><b>Out-of-Network:</b> You pay \$50 copayment.</p>	<p><b>In-Network:</b> You pay \$40 copayment.</p> <p><b>Out-of-Network:</b> You pay \$50 copayment.</p>	Prior Authorization may be required.
<b>Ambulance</b>	You pay \$250 copayment.	You pay \$240 copayment.	You pay \$225 copayment.	Prior Authorization may be required.
<b>Transportation</b>	Not Covered.	Not Covered.	Not Covered.	
<b>Medicare Part B Drugs</b>	<p><b>In-Network:</b> You pay 20% coinsurance.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p><b>In-Network:</b> You pay 20% coinsurance.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p><b>In-Network:</b> You pay 20% coinsurance.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p>	Prior Authorization is required.

Premiums and Benefits	Medicare BlueEssential (PPO)	Medicare BlueClassic (PPO)	Medicare BlueSecure (PPO)	What You Should Know
<b>Medicare Part D Prescription Drugs</b>				
<b>Phase 1: Initial Coverage</b> (After you pay your deductible, if applicable).	This plan has a \$100 deductible per year for Part D prescription drugs listed on Tiers 3, 4 and 5.	This plan does not have a deductible.	This plan does not have a deductible.	Cost-sharing may change depending on the pharmacy you choose and what phase of the Part D benefit you are in. For more information please call us or access our Evidence of Coverage online.
<b>Tier 1: Preferred Generic</b>	<b>Retail</b> <u>30-day supply:</u> You pay \$0  <b>Mail Order</b> <u>90-day supply:</u> You pay \$0	<b>Retail</b> <u>30-day supply:</u> You pay \$0  <b>Mail Order</b> <u>90-day supply:</u> You pay \$0	<b>Retail</b> <u>30-day supply:</u> You pay \$0  <b>Mail Order</b> <u>90-day supply:</u> You pay \$0	
<b>Tier 2: Generic</b>	<b>Retail</b> <u>30-day supply:</u> You pay \$10  <b>Mail Order</b> <u>90-day supply:</u> You pay \$20	<b>Retail</b> <u>30-day supply:</u> You pay \$8  <b>Mail Order</b> <u>90-day supply:</u> You pay \$16	<b>Retail</b> <u>30-day supply:</u> You pay \$8  <b>Mail Order</b> <u>90-day supply:</u> You pay \$16	

<b>Premiums and Benefits</b>	<b>Medicare BlueEssential (PPO)</b>	<b>Medicare BlueClassic (PPO)</b>	<b>Medicare BlueSecure (PPO)</b>	<b>What You Should Know</b>
<b>Phase 1: Initial Coverage</b> <i>(Continued)</i>  <b>Tier 3: Preferred Brand</b>	<b>Retail</b> <u>30-day supply:</u> You pay \$47  <b>Mail Order</b> <u>90-day supply:</u> You pay \$94	<b>Retail</b> <u>30-day supply:</u> You pay \$47  <b>Mail Order</b> <u>90-day supply:</u> You pay \$94	<b>Retail</b> <u>30-day supply:</u> You pay \$47  <b>Mail Order</b> <u>90-day supply:</u> You pay \$94	
<b>Tier 4: Non-Preferred Drug</b>	<b>Retail</b> <u>30-day supply:</u> You pay \$100  <b>Mail Order</b> <u>90-day supply:</u> You pay \$200	<b>Retail</b> <u>30-day supply:</u> You pay \$100  <b>Mail Order</b> <u>90-day supply:</u> You pay \$200	<b>Retail</b> <u>30-day supply:</u> You pay \$100  <b>Mail Order</b> <u>90-day supply:</u> You pay \$200	
<b>Tier 5: Specialty</b>	<b>Retail</b> <u>30-day supply:</u> You pay 31% coinsurance.  <b>Mail Order</b> <u>90-day supply:</u> You pay 31% coinsurance.	<b>Retail</b> <u>30-day supply:</u> You pay 33% coinsurance.  <b>Mail Order</b> <u>90-day supply:</u> You pay 33% coinsurance.	<b>Retail</b> <u>30-day supply:</u> You pay 33% coinsurance.  <b>Mail Order</b> <u>90-day supply:</u> You pay 33% coinsurance.	

Premiums and Benefits	Medicare BlueEssential (PPO)	Medicare BlueClassic (PPO)	Medicare BlueSecure (PPO)	What You Should Know
<b>Additional Benefits</b>				
<b>Rehabilitation Services</b>				
Occupational Therapy Visit	<b>In-Network:</b> You pay \$40 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.	<b>In-Network:</b> You pay \$40 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.	<b>In-Network:</b> You pay \$40 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.	Prior Authorization may be required.
Speech and Language Therapy Visit	<b>In-Network:</b> You pay \$40 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.	<b>In-Network:</b> You pay \$40 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.	<b>In-Network:</b> You pay \$40 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.	Prior Authorization may be required.
Cardiac Rehabilitation Services	<b>In-Network:</b> You pay \$40 copayment. <b>Out-of-Network:</b> You pay \$60 copayment.	<b>In-Network:</b> You pay \$30 copayment. <b>Out-of-Network:</b> You pay \$60 copayment.	<b>In-Network:</b> You pay \$35 copayment. <b>Out-of-Network:</b> You pay \$55 copayment.	
<b>Foot Care (Podiatry Services)</b>				
Diagnostic Exams and Treatment	<b>In-Network:</b> You pay \$40 copayment. <b>Out-of-Network:</b> You pay \$60 copayment.	<b>In-Network:</b> You pay \$30 copayment. <b>Out-of-Network:</b> You pay \$60 copayment.	<b>In-Network:</b> You pay \$35 copayment. <b>Out-of-Network:</b> You pay \$55 copayment.	

Premiums and Benefits	Medicare BlueEssential (PPO)	Medicare BlueClassic (PPO)	Medicare BlueSecure (PPO)	What You Should Know
<p><b>Foot Care (Podiatry Services)</b> (Continued)</p> <p>Routine Foot Care</p>	<p><b>In-Network:</b> You pay \$40 copayment.</p> <p><b>Out-of-Network:</b> You pay \$60 copayment.</p>	<p><b>In-Network:</b> You pay \$30 copayment.</p> <p><b>Out-of-Network:</b> You pay \$60 copayment.</p>	<p><b>In-Network:</b> You pay \$35 copayment.</p> <p><b>Out-of-Network:</b> You pay \$55 copayment.</p>	<p>Foot exams and treatment are covered if you have Diabetes-related nerve damage and/or meet certain conditions.</p>
<p><b>Medical Equipment / Supplies</b></p> <p>Durable Medical Equipment (e.g., Wheelchairs, Oxygen)</p> <p>Prosthetics (e.g., Braces, Artificial Limbs and related supplies)</p>	<p><b>In-Network:</b> You pay 20% coinsurance.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>In-Network:</b> You pay 20% coinsurance.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p><b>In-Network:</b> You pay 20% coinsurance.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>In-Network:</b> You pay 20% coinsurance.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p><b>In-Network:</b> You pay 20% coinsurance.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>In-Network:</b> You pay 20% coinsurance.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p>Prior Authorization is required for Durable Medical Equipment.</p> <p>Prior Authorization is required for Prosthetics.</p>



Premiums and Benefits	Medicare BlueEssential (PPO)	Medicare BlueClassic (PPO)	Medicare BlueSecure (PPO)	What You Should Know
<b>Medical Equipment / Supplies</b> <i>(Continued)</i>  Diabetic Supplies	<p><b>Diabetes monitoring supplies:</b></p> <p><b>In-Network:</b> You pay \$5 copayment.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>Diabetes self-management training:</b></p> <p><b>In-Network:</b> You pay a \$0 copayment.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>Therapeutic shoes or inserts:</b></p> <p><b>In-Network:</b> 20% coinsurance.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p><b>Diabetes monitoring supplies:</b></p> <p><b>In-Network:</b> You pay \$5 copayment.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>Diabetes self-management training:</b></p> <p><b>In-Network:</b> You pay a \$0 copayment.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>Therapeutic shoes or inserts:</b></p> <p><b>In-Network:</b> 20% coinsurance.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p><b>Diabetes monitoring supplies:</b></p> <p><b>In-Network:</b> You pay \$5 copayment.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>Diabetes self-management training:</b></p> <p><b>In-Network:</b> You pay a \$0 copayment.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>Therapeutic shoes or inserts:</b></p> <p><b>In-Network:</b> 20% coinsurance.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p>Abbott Diabetes Care is the contracted supplier for Diabetic Monitoring supplies.</p> <p>Your provider must get an approval from the plan before we'll pay for supplies from a non-preferred manufacturer.</p> <p>For people with Diabetes who have severe diabetic foot disease. See the Evidence of Coverage for more information.</p>

Premiums and Benefits	Medicare BlueEssential (PPO)	Medicare BlueClassic (PPO)	Medicare BlueSecure (PPO)	What You Should Know
<b>Wellness Programs (e.g., Fitness)</b>	<p><u>Silver&amp;Fit participating fitness clubs and exercise centers</u>: You pay a \$25 annual non-refundable fee.</p> <p><u>Silver&amp;Fit Home Fitness Program</u>: You pay a \$10 annual non-refundable fee.</p> <p><u>Silver&amp;Fit non-participating fitness clubs and exercise centers</u>: You will be reimbursed up to an annual allowance of \$150.</p>	<p><u>Silver&amp;Fit participating fitness clubs and exercise centers</u>: You pay a \$25 annual non-refundable fee.</p> <p><u>Silver&amp;Fit Home Fitness Program</u>: You pay a \$10 annual non-refundable fee.</p> <p><u>Silver&amp;Fit non-participating fitness clubs and exercise centers</u>: You will be reimbursed up to an annual allowance of \$150.</p>	<p><u>Silver&amp;Fit participating fitness clubs and exercise centers</u>: You pay a \$25 annual non-refundable fee.</p> <p><u>Silver&amp;Fit Home Fitness Program</u>: You pay a \$10 annual non-refundable fee.</p> <p><u>Silver&amp;Fit non-participating fitness clubs and exercise centers</u>: You will be reimbursed up to an annual allowance of \$150.</p>	<p>You are eligible for one of the three Silver&amp;Fit program options each month. You cannot be enrolled in multiple program options at the same time.</p> <p>These copayments are not included in the Out-of-Pocket Maximum.</p>

<b>Premiums and Benefits</b>	<b>Medicare BlueEssential (PPO)</b>	<b>Medicare BlueClassic (PPO)</b>	<b>Medicare BlueSecure (PPO)</b>	<b>What You Should Know</b>
<b>Routine Annual Physical Exam</b>	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	One annual routine physical exam each calendar year.
<b>Telemedicine</b> <i>(Remote Access Technology)</i>  Primary         Specialists	<b>In-Network:</b> You pay \$10 copayment. <b>Out-of-Network:</b> You pay \$25 copayment.  <b>In-Network:</b> You pay \$40 copayment. <b>Out-of-Network:</b> You pay \$60 copayment.	<b>In-Network:</b> You pay \$5 copayment. <b>Out-of-Network:</b> You pay \$25 copayment.  <b>In-Network:</b> You pay \$30 copayment. <b>Out-of-Network:</b> You pay \$60 copayment.	<b>In-Network:</b> You pay \$5 copayment. <b>Out-of-Network:</b> You pay \$25 copayment.  <b>In-Network:</b> You pay \$35 copayment. <b>Out-of-Network:</b> You pay \$55 copayment.	A program that allows members to contact a network doctor either by phone, secure video on your personal computer or using a mobile device 24 hour a day, 7 days a week.  Telemedicine doctors can diagnose symptoms, prescribe medication and send prescriptions to select pharmacies.  This program is designed to handle non-emergency medical issues and should not be used when experiencing a medical emergency.

<b>Premiums and Benefits</b>	<b>Medicare BlueEssential (PPO)</b>	<b>Medicare BlueClassic (PPO)</b>	<b>Medicare BlueSecure (PPO)</b>	<b>What You Should Know</b>
<b>Chiropractic</b>	<b>In-Network:</b> You pay \$9 copayment. <b>Out-of-Network:</b> You pay \$25 copayment.	<b>In-Network:</b> You pay \$4 copayment. <b>Out-of-Network:</b> You pay \$25 copayment.	<b>In-Network:</b> You pay \$4 copayment. <b>Out-of-Network:</b> You pay \$25 copayment.	We only cover manual manipulation of the spine to correct a subluxation (when 1 or more of the bones in your spine move out of position).
<b>Home Health Care</b>	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	Prior Authorization is required.
<b>Outpatient Dialysis Services</b>	<b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 20% coinsurance.	<b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 20% coinsurance.	<b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 20% coinsurance.	
<b>Outpatient Substance Abuse Services</b>  Individual and Group therapy visit	<b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 30% coinsurance.	<b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 30% coinsurance.	<b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 30% coinsurance.	Prior Authorization may be required for some services.

## **Discrimination is Against the Law**

Our Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Our Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Our Health Plan:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact our dedicated Medicare Customer Care representatives at 1-877-883-9577, (TTY: 1-800-421-1220). Monday - Friday, 8 a.m. - 8 p.m.  
From October 1 - March 31, 8 a.m. - 8 p.m., 7 days a week.

If you believe that our Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Advocacy Department  
Attn: Civil Rights Coordinator  
PO Box 4717  
Syracuse, NY 13221  
Telephone Number: 1-800-614-6575 (TTY: 1-800-421-1220)  
Fax Number: 315-671-6656

You can file a grievance in person, or by mail or fax. If you need help filing a grievance, our Health Plan's Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



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ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-877-883-9577 (TTY: 1-800-421-1220).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-883-9577 (TTY: 1-800-421-1220).

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: 1-800-421-1220)。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-883-9577 (телетайп: 1-800-421-1220).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-877-883-9577 (TTY: 1-800-421-1220).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-883-9577 (TTY: 1-800-421-1220)번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-877-883-9577 (TTY: 1-800-421-1220).

אויפגעקומען: אויב איר רעדט אידיש, זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. רופט 1-877-883-9577 (TTY: 1-800-421-1220)

লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নথিখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন ১-৮৭৭-৮৮৩-৯৫৭৭ (TTY: ১-৮০০-৪২১-১২২০)।

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-883-9577 (TTY: 1-800-421-1220).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-877-883-9577 (رقم هاتف الصم والبكم: 1-800-421-1220).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-883-9577 (ATS : 1-800-421-1220).

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں 1-877-883-9577 (TTY: 1-800-421-1220)۔

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-883-9577 (TTY: 1-800-421-1220).

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-877-883-9577 (TTY: 1-800-421-1220).

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-877-883-9577 (TTY: 1-800-421-1220).

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## Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 1-800-659-1986.

### Understanding the Benefits

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services that you routinely see a doctor. Visit [www.ExcellusMedicare.com](http://www.ExcellusMedicare.com) or call 1-800-659-1986 to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

### Understanding Important Rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2020.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.

Excellus BlueCross BlueShield contracts with the Federal Government and is a PPO plan with a Medicare contract. Enrollment in Excellus BlueCross BlueShield depends on contract renewal.

