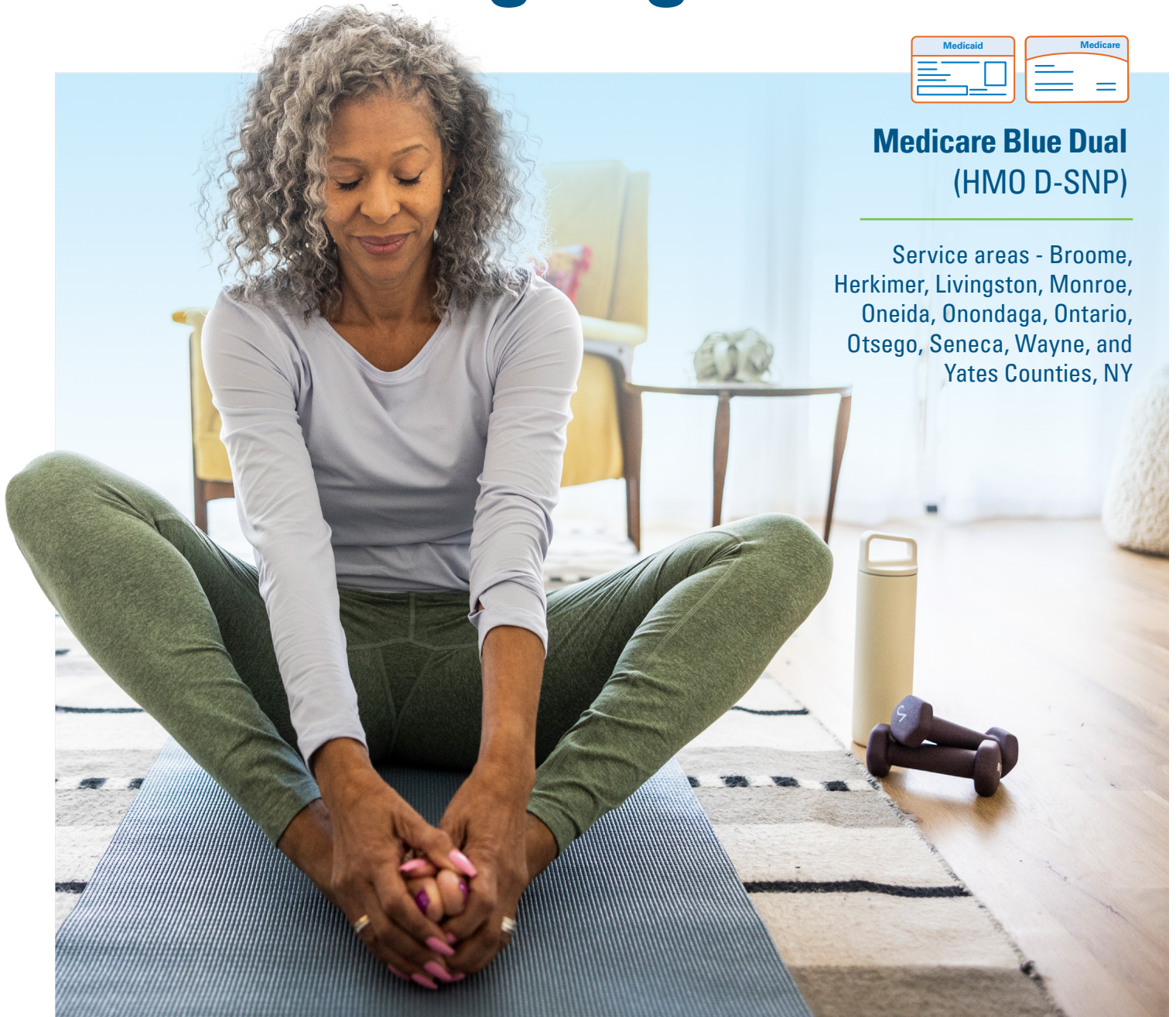


2026 D-SNP benefit highlights



Medicare Blue Dual (HMO D-SNP)

Service areas - Broome,
Herkimer, Livingston, Monroe,
Oneida, Onondaga, Ontario,
Otsego, Seneca, Wayne, and
Yates Counties, NY



OTC & Healthy Food* benefit | \$0 monthly premium | \$0 dental care
\$0 hearing aids | \$0 select drugs | \$0 fitness program

See inside for more

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An introduction

What is a Dual Special Needs Plan (D-SNP)?

A D-SNP Plan is for people who are eligible for both Medicare and Medicaid coverage. A D-SNP covers both your Medicare and Medicaid benefits and gives extra benefits and services with **no extra cost** to people who qualify.

Will I lose any of my Medicare or Medicaid benefits if I'm in a D-SNP plan?

No. A D-SNP adds **extra coverage and services** to your current medical and drug benefits.

Our Medicare Blue Dual (HMO D-SNP): Combines a person's Medicare benefits and Full Medicaid benefits in one easy to use plan.

You may be eligible for a Medicare Blue Dual if:

- You live in our service area: Broome, Herkimer, Livingston, Monroe, Oneida, Onondaga, Ontario, Otsego, Seneca, Wayne, and Yates Counties, NY
- You qualify for Medicare Parts A and B
- You are eligible for full Medicaid benefits

2026 D-SNP benefit highlights at a glance

Plan benefits	Medicare Blue Dual (HMO D-SNP) H7524-003
Monthly plan premium	\$0
PCP/specialist visits	
Lab/x-ray	
Radiation therapy	
MRI/CT scan/PET scan	
Inpatient hospital and mental health	
Skilled nursing facility	
Emergency room	
Urgent care	
Ambulance	
Outpatient surgery	
PT/OT/ST	
Podiatry visits	
Durable medical equipment	
Prosthetics	
Preventative services	
Telehealth services	
Monthly OTC Benefit Flex Card	\$75 per month
Monthly Healthy Food Flex Card*	\$30 per month
Hearing services	Routine hearing exam, \$0 per hearing aid, 1 per ear, per year
Vision	Routine eye exam and \$200 for eyewear
Dental	\$0 copay preventive and comprehensive
Transportation**	Rides to and from medical appointments or pharmacy
Fitness benefit	Silver&Fit® \$0 copay
Mom's Meals®	14 meals / 7 days after inpatient, SNF and observation stay
Prescription Drugs	Copay
Preferred Generic (Tier 1)	\$0 or \$1.60 or \$5.10
Generic (Tier 2)	\$0 or \$1.60 or \$5.10
Preferred Brand (Tier 3)	\$0 or \$4.90 or \$12.65
Non-Preferred Drug (Tier 4)	\$0 or \$4.90 or \$12.65
Specialty (Tier 5)	\$0 or \$1.60 or \$5.10 (Specialty Generics) \$0 or \$4.90 or \$12.65 (Specialty Brands)



Call

Central NY: 315-671-6576 (TTY 711)
Rochester: 585-452-8166 (TTY 711)

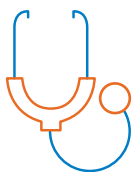
Monday - Friday: 8 a.m. to 8 p.m.
Saturday - Sunday: 8 a.m. to 8 p.m.
October 1 - March 31

NO cost for additional supports

Our team of healthcare professionals live locally right here in your community!



Your very own care team



24/7 nurse helpline



Telehealth services



**A local team of
customer care
representatives**



**Access to our large
network of doctors
and hospitals**



Enrolling in Medicare Blue Dual (HMO D-SNP)

Here are some eligible times you can enroll in our D-SNP plans:

- If you are newly eligible for Medicare and full Medicaid benefits: → **You can enroll in a D-SNP any time year-round**
- If you currently have Medicare and full Medicaid: → **You may be eligible to enroll once per calendar month**
- If you currently have both Medicare and full Medicaid or are already enrolled in a D-SNP: → **You can enroll in or switch to our Medicare Blue Dual (HMO D-SNP) any time during the Annual Enrollment Period (AEP): October 15 - December 7**

Other Special Enrollment Periods are available. Call us today to see if you qualify.

Contact us today!

1-800-659-1986 (TTY 711)

Visit us or call one of our Resource Centers

Greece Resource Center:

Excellus BlueCross BlueShield Resource Center
1946 West Ridge Road, Suite B
Rochester, NY 14626
Monday - Friday 9 a.m. - 4:30 p.m.
1-585-225-0221

Johnson City Resource Center:

Excellus BlueCross BlueShield Resource Center
47 Riverside Drive
Johnson City, NY 13790
Monday - Friday 9 a.m. - 4:30 p.m.
1-607-304-9800

New Hartford Resource Center:

Excellus BlueCross BlueShield Resource Center
62 Kellogg Road
New Hartford, NY 13413
Monday - Friday 9 a.m. - 4:30 p.m.
315-731-2534

Liverpool Resource Center:

Excellus BlueCross BlueShield Resource Center
7421 Oswego Road, Suite O-5
Liverpool, NY 13090
Monday - Friday 9 a.m. - 4:30 p.m.
315-671-7412

To learn more about our dual plan:

Central NY: **315-671-6576** (TTY 711)
Rochester: **585-452-8166** (TTY 711)

Monday - Friday: 8 a.m. to 8 p.m.
Saturday - Sunday: 8 a.m. to 8 p.m.
October 1 - March 31

Visit [ExcellusForMedicare.com/Duals](https://www.ExcellusForMedicare.com/Duals)



Helpful resources

Customer care

Members **1-866-862-7087 (TTY 711)**
Monday-Friday 8 a.m. - 8 p.m.
Saturday - Sunday 8 a.m. to 8 p.m.
Oct. 1 - March 31

Non-members **1-800-659-1986 (TTY 711)**
Monday-Friday 8 a.m. - 8 p.m.
Saturday - Sunday 8 a.m. to 8 p.m.
Oct. 1 - March 31

Government resources

Centers for Medicare
& Medicaid Services (CMS) **1-800-633-4227**

Extra Help/Low-Income Subsidy (LIS) **1-800-772-1213**
[SSA.gov/Medicare/PrescriptionHelp](https://www.ssa.gov/Medicare/PrescriptionHelp)



Excellus   **MEDICARE**



**Department
of Health**

Medicaid

* The Healthy Food benefit is part of a special supplemental program for the chronically ill. Not all members qualify. Chronic condition(s) may include but are not limited to: Hypertension, Anxiety/Depression, Diabetes, COPD and Osteoarthritis. Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact us at **1-800-659-1986 (TTY 711)**.

**Emergency and non-emergency medical transportation will be covered by regular Medicaid. Refer to your Medicaid Managed Care Handbook for more information.

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

Excellus BlueCross BlueShield is an HMO plan with a Medicare contract and a contract with the New York State Medicaid program. Enrollment in Excellus BlueCross BlueShield depends on contract renewal.

TruHearing® is an independent company offering a network of audiologists and hearing aid providers.

MDLive® is an independent company, offering telehealth services in the Excellus BlueCross BlueShield service area.

Mom's Meals® is an independent company that provides home delivered meals and nutritional services to Excellus BlueCross BlueShield members.

Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply. Network size varies by market and exclusions may apply. Dual Special Needs plans have a \$0 premium for members with full Medicaid benefits. Note: If the member's category of Medicaid eligibility changes, there may be a change in premium. Dental exclusions and limits may apply. The OTC + Healthy Food Flex Card benefits have expiration dates. This information is not a complete description of benefits. Call 866-862-7087 TTY: 711 for more information.

The Silver&Fit® Program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). ASH is an independent company.

ATTENTION: Language assistance services, free of charge, are available to you. Call 1-866-862-7087 (TTY 711). ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-862-7087 (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 1-866-862-7087 (TTY 711).

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