Excellus MEDICARE

Your guide to more benefits

Medicare Blue Dual (HMO D-SNP)



Combined coverage for Medicare and Medicaid –

plus so much more!

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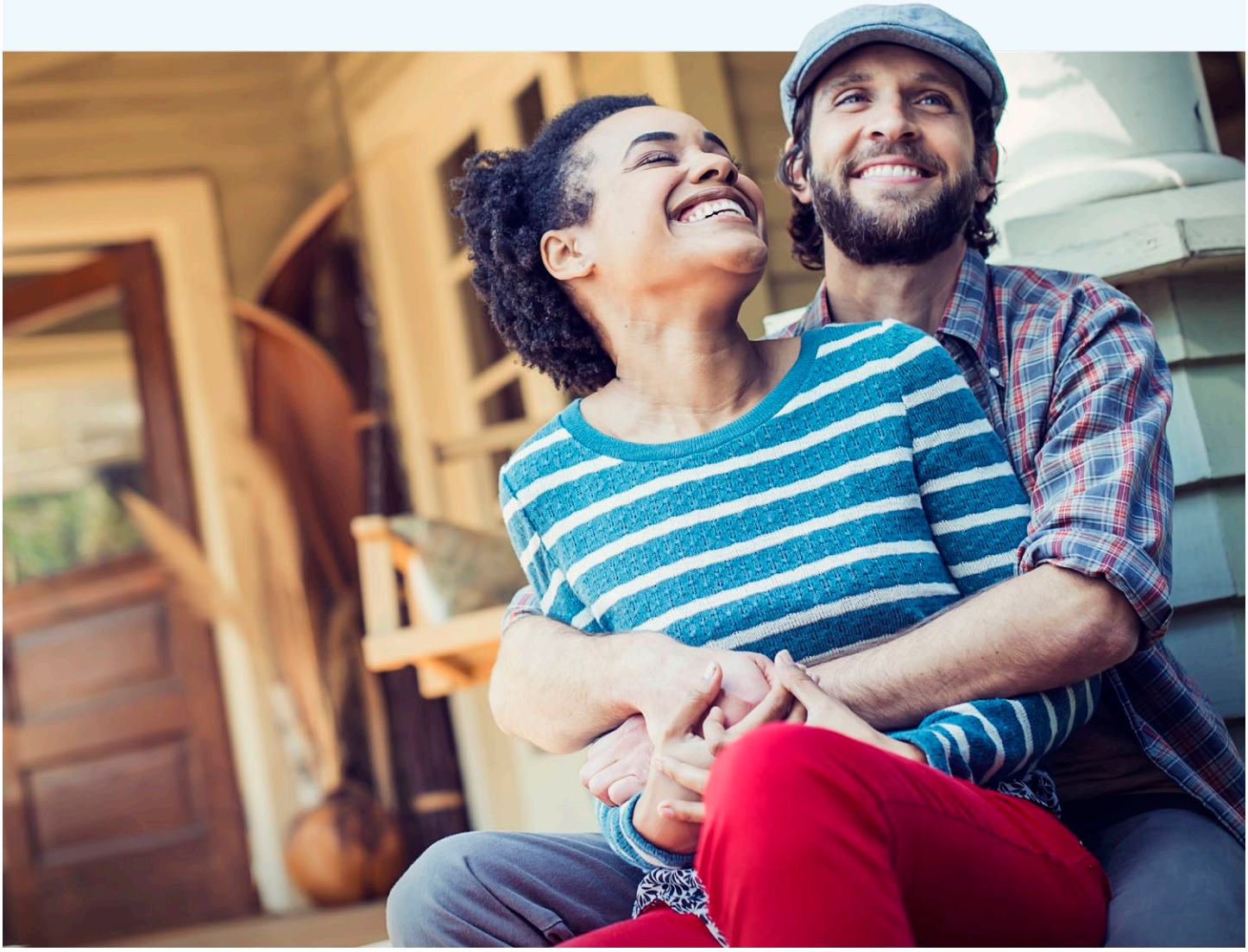
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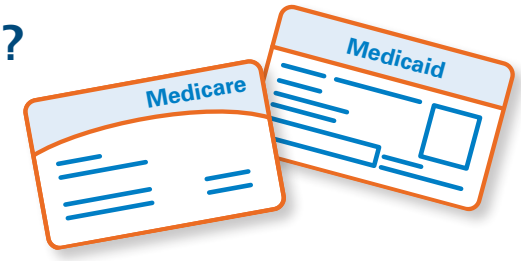
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Do you have *both* Medicare and Medicaid?

If so, you might be eligible for a Dual Plan.
Read this guide to find out if a Dual Plan is right for you.



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

Dual Special Needs Plans (D-SNPs) are for people who have both Medicare and Medicaid.

A D-SNP is a type of Medicare Advantage plan. It combines:

A + **B** + **D**

Medicare Part A
(hospital care)

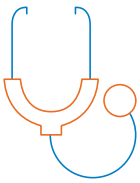
Medicare Part B
(doctor visits)

Medicare Part D
(prescription drugs)

You also get help to make sure your plan works well with your Medicaid benefits. With a Dual Plan, you keep all your regular Medicare and Medicaid coverage.

What benefits may be *included* with a Dual Special Needs Plan?

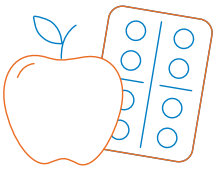
A Dual Plan often includes extra benefits. **Here are some examples:**



Dental, vision and hearing care



Possible allowance for glasses and hearing aids



Over-the-counter and Healthy Food* benefits



Telehealth options, like virtual visits with your doctor



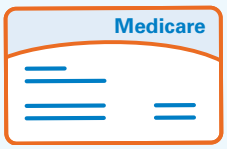
Care coordination



Each plan is different, so check what is available where you live.

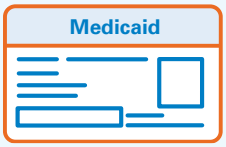
Dual Plan *eligibility*

To qualify for a Dual Plan, you need to:



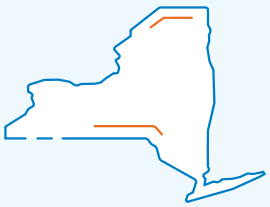
Have Medicare

This includes people who are 65 or older, or people under 65 with certain disabilities or health conditions.



Have Medicaid

This program helps people with lower income and other needs.



Live in the plan's service area

You must live in an area where the plan is offered.



When can you enroll?

If you already have both Medicare and Medicaid, you can enroll or switch to a Dual Plan during:

- **A Special Enrollment Period (SEP)**
- **The Medicare Annual Enrollment Period (AEP)**

Special Enrollment Periods

You may be able to enroll now if:

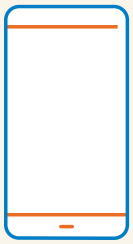
- You are 65 and newly eligible for Medicare or have a qualifying disability
  - Coverage starts the first day of the month you qualify for Medicare
- You are retiring and losing your current coverage
- You have moved out of your current Medicare plan's area
- You have full Medicaid, a Medicare Savings Program (MSP) or recently had a change in coverage

If you enroll during an SEP, your coverage begins the first day of the next month.

Medicare Annual Enrollment Period (AEP)

- October 15 – December 7
- Coverage starts January 1 of the following year





Other Special Enrollment Periods may be available

Call us today to see if you qualify:

1-800-659-1986 (TTY 711)

Benefit highlights with our *Dual Plan*

A Dual Plan from Excellus BlueCross BlueShield **gives you all the coverage you already get from Medicare and Medicaid** – plus extra benefits to help you stay healthy at no extra cost.

Medicare Blue Dual (HMO D-SNP) H7524-003	Plan highlights
$0	**Monthly plan premium**
$0 copay	✓ **PCP/specialist visits**
	✓ **Lab/X-ray**
	✓ **Radiation therapy**
	✓ **MRI/CT scan/PET scan**
	✓ **Inpatient hospital and mental health**
	✓ **Skilled nursing facility (SNF)**
	✓ **Emergency room**
	✓ **Urgent care**
	✓ **Ambulance**
	✓ **Outpatient surgery**
	✓ **PT/OT/ST**
	✓ **Podiatry visits**
	✓ **Durable medical equipment**
	✓ **Prosthetics**
	✓ **Preventive services**
	✓ **Telehealth services**

 **Supplemental benefits**	**Over-the-counter credit**	**$75 per month**
	Healthy Food* credit	**$30 per month**
	Hearing services	Routine hearing exam, **$0** per hearing aid, 1 per ear, per year
	Vision	Routine eye exam and **$200** allowance for eyewear
	Dental	**$0** copay for preventive and comprehensive
	Fitness benefit	Silver&Fit® **$0** copay
	Mom's Meals®	**14** meals/**7** days after an inpatient hospital, hospital observation or skilled nursing facility stay

 **Prescription drugs**	**Preferred generic** (Tier 1)	**$0** or **$1.65** or **$5.80** copay
	Generic (Tier 2)	**$0** or **$1.65** or **$5.80** copay
	Preferred brand (Tier 3)	**$0** or **$5.00** or **$14.40** copay
	Non-preferred drug (Tier 4)	**$0** or **$5.00** or **$14.40** copay
	Specialty (Tier 5)	**$0** or **$1.65** or **$5.80** copay (specialty generics) **$0** or **$5.00** or **$14.40** copay (specialty brands)

Our team of health care professionals live locally, right here in your *community!*

Your very own care team

24/7 nurse helpline

Telehealth services

A helpful and knowledgeable team of customer care representatives

Access to our large network of doctors and hospitals



How do you know if a Dual Plan is *right for you?*

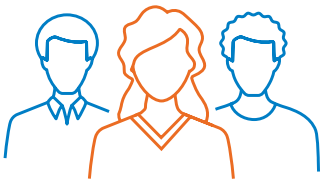


Ask yourself these questions:

- ☐ Do you have dental, hearing and vision needs?
- ☐ Do you purchase over-the-counter items, like toothpaste, pain relievers, bandages, incontinence supplies or others?
- ☐ Would you like the option for telehealth services to talk with a doctor or mental health professional?
- ☐ Would you like the option of a 24/7 nurse line?
- ☐ Do you take any prescription drugs?
- ☐ Would you like additional support from a Care Manager?

If you answered yes to any of the questions above, then a Dual Plan may be right for you.

Our local care team is here for *you*



From our 24/7 nurse line to our telehealth services, we make it easy to get care when you need it. You also get access to our strong network of doctors and hospitals across New York State.

It is all part of the way we bring you more care and support for your health and your life – all at no extra cost.

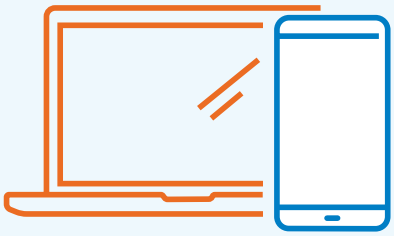
Service areas:

Broome, Herkimer, Livingston, Monroe, Oneida, Onondaga, Ontario, Otsego, Seneca, Wayne and Yates counties



What are the *next steps?*

Let us find out if a Dual Plan from Excellus BlueCross BlueShield is right for you.



Contact us today to learn more!

1-800-659-1986 (TTY 711)

Monday – Friday: 8 a.m. to 8 p.m.

October 1 through March 31:
8 a.m. to 8 p.m., seven days a week

www.ExcellusForMedicare.com/Duals

Or visit one of our Resource Centers:



Greece Resource Center

1946 West Ridge Road, Suite B
Rochester, NY 14626
Monday – Friday, 9 a.m. to 4:30 p.m.

1-585-225-0221

Liverpool Resource Center

7421 Oswego Road, Suite O-5
Liverpool, NY 13090
Monday – Friday, 9 a.m. to 4:30 p.m.

1-315-671-7412

New Hartford Resource Center

62 Kellogg Road
New Hartford, NY 13413
Monday – Friday, 9 a.m. to 4:30 p.m.

1-315-731-2534

Johnson City Resource Center

47 Riverside Drive
Johnson City, NY 13790
Monday – Friday, 9 a.m. to 4:30 p.m.

1-607-304-9800

* 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).



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 Medical Group (DE), P.A, MDLIVE Medical Group, PA and other MD Live related independent professional entities provide the clinical services made available by MD Live. MD Live is an independent company providing virtual care services to Excellus BCBS members.
Mom's Meals® is an independent company that provides home delivered meals and nutritional services to Excellus BlueCross BlueShield members.
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.
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 1-866-862-7087 (TTY 711) for more information.

ATTENTION: Language assistance services and other aids, 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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MEDICARE

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