

Broome County Purchasing Alliance Medicare Blue PPO – Plan 7

What is Original Medicare?

A federal health insurance program administered by the Centers for Medicare & Medicaid Services (CMS)

PART A



Hospital Coverage

- Helps cover inpatient hospital services
- Helps cover skilled nursing facility, hospice, and home health services
- Premium-free for most beneficiaries





Medical Coverage

- Helps cover doctor visits and outpatient care
- Helps cover some preventive services
- 2025 Premium: \$185.00 per month
- 2026 Premium (Projected): \$206.50 per month





How do I apply for Medicare?



Contact the Social Security Administration

- Visit <u>secure.ssa.gov</u>
- Call toll-free 1-800-772-1213

Enrollment is automatic into Part A and Part B if...

- Members are receiving Social Security benefits or are part of a Railroad Retirement plan
- Members are under 65 and have received <u>Social Security</u>
 <u>Disability</u> benefits for 24 months



What are the other parts of Medicare?

PART C



Medicare Advantage Plans

Medicare Blue PPO

PART D

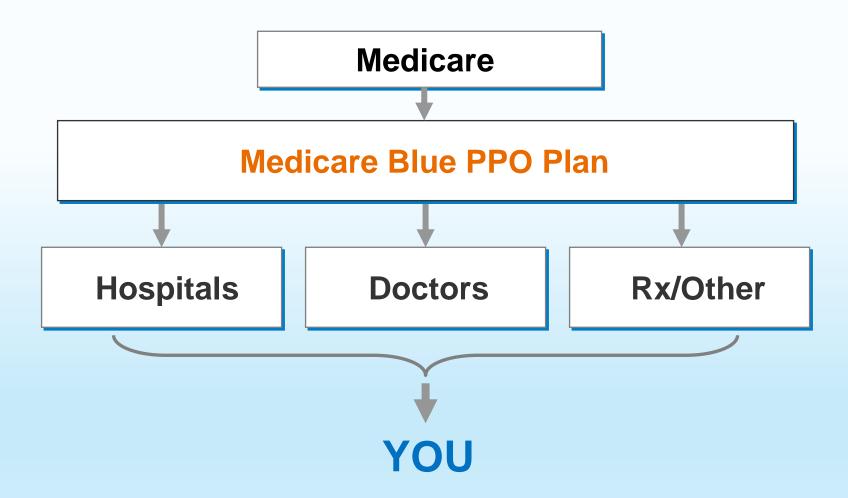


Prescription Drug Coverage

 Medicare Part D Prescription Drug Coverage is <u>included</u> in the Medicare Blue PPO plan.



How Medicare Blue PPO Plan Works





Preventive Care

Diagnostic tests/lab

Routine Physical

Immunizations

Mammography

PAP/Pelvic Exam

Bone Density Screening

Prostate Screening

Routine Hearing Exam

Covered in full

Covered in full

Covered in full

Covered in full

Covered in full

Covered in full

Covered in full

\$0 – TruHearing Provider



Primary Care

Specialist

Urgent Care

MRI, CAT, PET

X-Rays

Ambulatory Surgery

Ambulance

Chiropractic Care

Part B Medical Drugs

\$15 copay

\$15 copay

\$25 copay - Worldwide

\$0 copay

\$0 copay

\$0 copay

\$15 copay - Worldwide

\$15 copay

\$0 copay



Emergency Room \$65 copay - Worldwide

Inpatient Hospitalization \$0 copay - Unlimited Days

\$15 copay

Home Health Care \$0 copay

Cardiac Rehab \$0 copay

PT, OT, ST

Diabetic Supplies \$0 copay

Out of Pocket Max

\$1,250 Medical In-Network & Out-Of-Network

Extras

Eyewear Allowance \$100 annually

TruHearing Hearing Aids \$499 or \$799 copay per aid

Silver & Fit \$0 annually



Initial Coverage:

Tier 1 - \$ 5	for a 30-day supply
Tier 2 - \$15	for a 30-day supply
Tier 3 - \$30	for a 30-day supply

1x copay for a 90-day supply at any participating pharmacy or mail order pharmacy (Express Scripts and Wegmans)

Annual out-of-pocket costs will be capped at \$2,100 for Medicare Part D drugs (New for 2026)

Catastrophic Coverage

\$0 member responsibility

- 2026 Rx Formulary: medicare.excellusbcbs.com/prescriptions/drug-lists
 - Medicare Plans through a Former Employer or Group
 - Three Tier Formulary with Prior Authorization and Step Therapy (PDF)



Medicare Blue PPO National Network



- **Reside anywhere in the United States**
- Access to both BCBS providers and providers that accept Original Medicare
- Same cost share for In-Network and **Out-Of-Network providers**

BCBS website:

provider.bcbs.com

BCBS phone:

1-800-810-BLUE (2583)



Abbott Diabetes Care



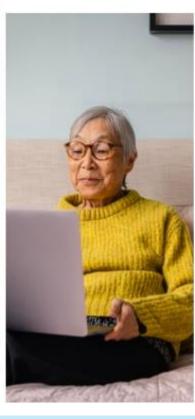
Phone Number: 1-800-680-6850 Website: www.choosefreestyle.com

- **\$0** copay for Glucometers or Blood Glucose Monitors
- **\$0** copay for FreeStyle test strips and lancets
- **Continuous Glucose Monitor (CGM) and Supplies:**
 - **Dexcom Sensors**
 - FreeStyle Libre Sensors (CGMs)
 - **Prior Authorization Required**
- **Insulin Pump**
 - Coverage through DME provider
 - **Prior Authorization Required**
- **Self-Injectable Insulin Syringes Needles**
 - Coverage through Medicare Part D Rx Benefit











- **Dedicated Phone Number: 1-888-797-7925**
- **Membership at fitness facility**
 - •\$0 annual fee
 - •National network = 15,000+ facilities
- **Optional Home Fitness Program**
 - •\$0 annual fee
- **Great Support**
 - Comprehensive website
 - Quarterly newsletter
 - Dedicated Customer Service



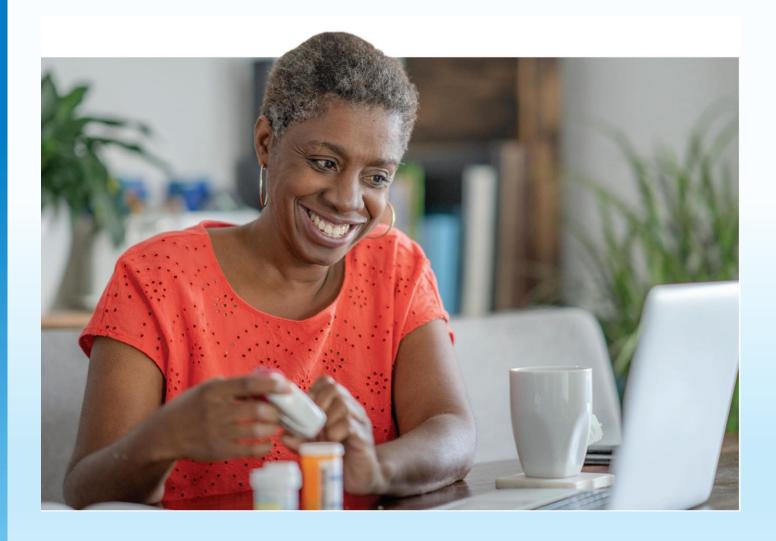
TruHearing – Hearing Aid Coverage



- Dedicated Phone Number: 1-855-205-5519 (Monday – Friday / 8 am – 9 pm)
- TruHearing Advanced \$499 copayment per aid (32 channels / 6 programs / 8 styles) Retail Cost: \$2,720
- TruHearing Premium \$799 copayment per aid (48 channels / 6 programs / 11 styles) Retail Cost: \$3,250
- Comprehensive hearing exam (\$0 copay) with 1-year of follow up visits / 60-day trial / 80 batteries per hearing aid



Telemedicine / MDLIVE



Medical Services

- Allergies and Cold / Flu
- Sunburn and Rashes
- Joint Aches and Pain

Behavioral Health

- Addiction and Depression
- Bipolar and Eating Disorders
- Stress, Trauma and PTSD

Don't wait until you need it. There are three easy ways to activate Telehealth today.

WEB - mdlive.com/excellusmedicare

APP - Download the MDLIVE app

TEXT - EXCELLUS to 635483

Message and data rates may apply.)

VOICE - Call 1-888-670-6351 /TTY: 1-800-770-5531



Contact Information

- Excellus BCBS Dedicated Customer Care Team 1-800-872-4570
- Excellus BCBS Medicare Member Website www.medicare.excellusbcbs.com
- Social Security Administration 1-800-772-1213 secure.ssa.gov





Thank You

