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# 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

## PART B

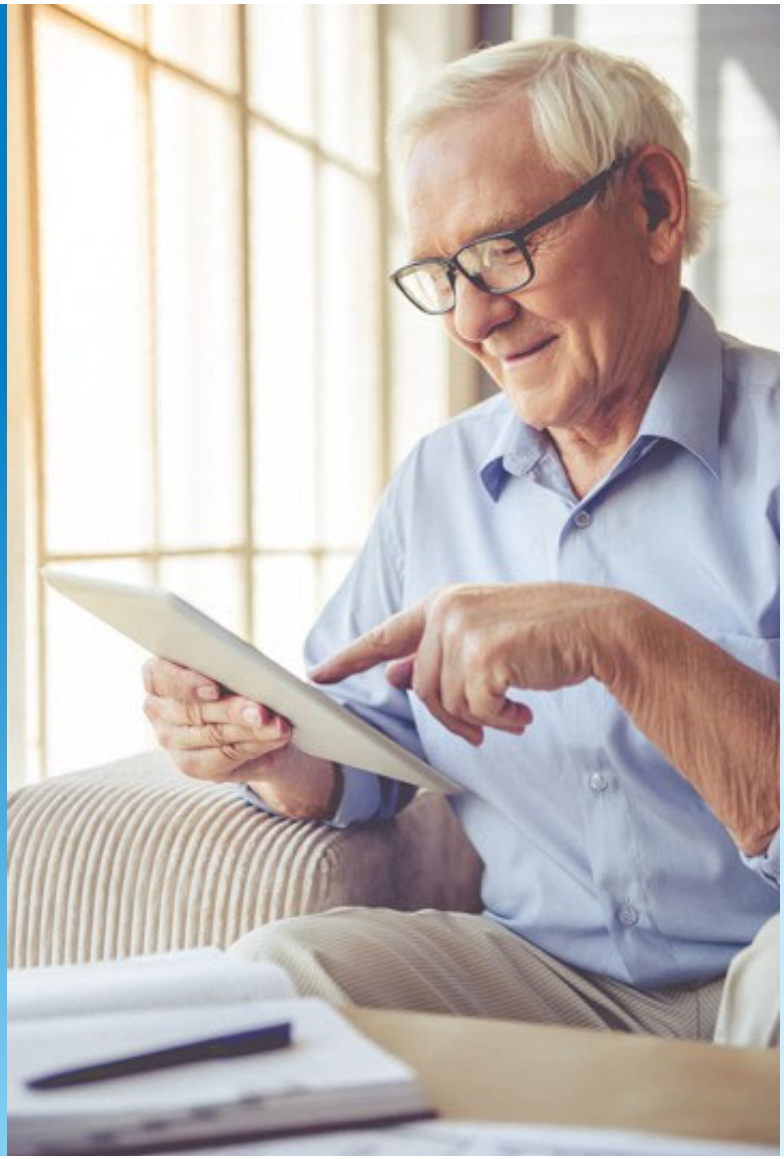


### Medical Coverage

- Helps cover doctor visits and outpatient care
- Helps cover some preventive services
- **2026 Premium**: **$202.90 per month**
- **2027 Premium (Projected): $209.50 per month**


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# How do I apply for Medicare?

## Contact the Social Security Administration

- Visit secure.ssa.gov
- 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 ***Social Security Disability*** benefits for 24 months

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# What are the other parts of Medicare?

## PART C



### Medicare Advantage Plans

- Medicare Blue PPO

## PART D



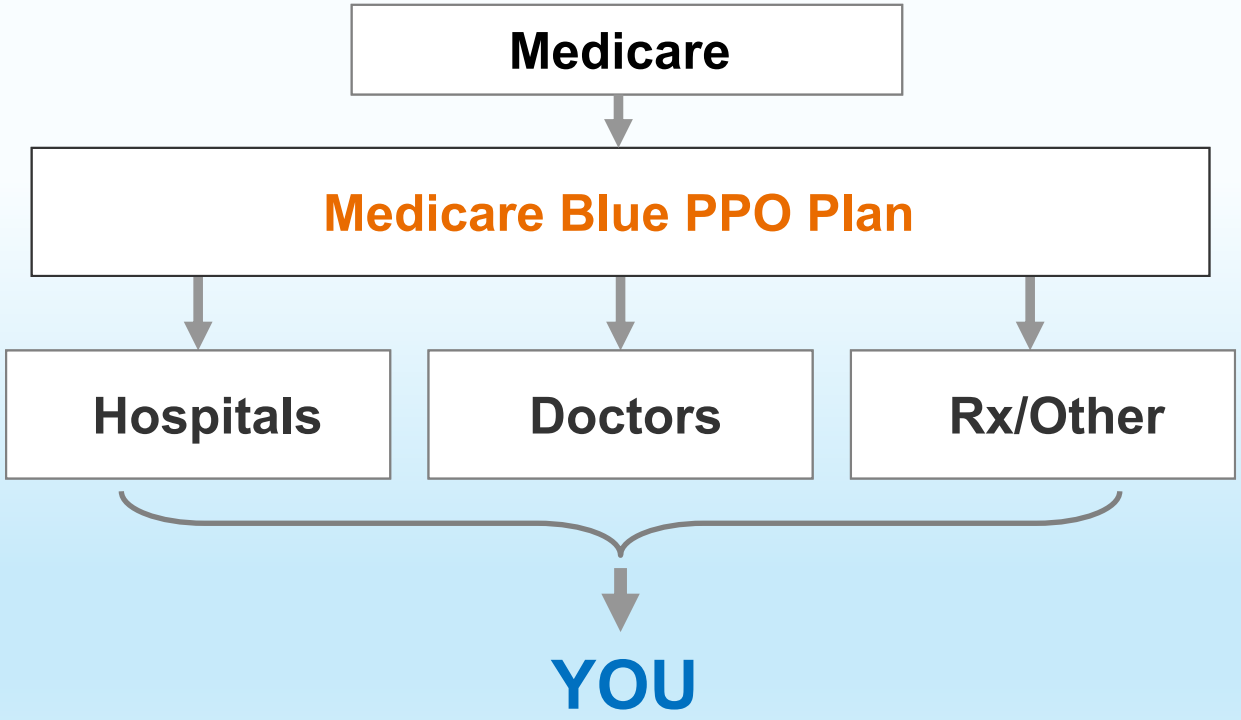
### Prescription Drug Coverage

- Medicare Part D Prescription Drug Coverage is included in the Medicare Blue PPO plan.



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# How Medicare Blue PPO Plan Works





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# Medicare Blue PPO – Plan 7
# $5/$15/$30 Rx Coverage

## Preventive Care

| | |
|---|---|
| • Diagnostic tests/lab | Covered in full |
| • Routine Physical | Covered in full |
| • Immunizations | Covered in full |
| • Mammography | Covered in full |
| • PAP/Pelvic Exam | Covered in full |
| • Bone Density Screening | Covered in full |
| • Prostate Screening | Covered in full |
| • Routine Hearing Exam | $0 – TruHearing Provider |

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# Medicare Blue PPO – Plan 7
# $5/$15/$30 Rx Coverage

| | |
|---|---|
| • Primary Care | $15 copay |
| • Specialist | $15 copay |
| • Urgent Care | $25 copay - Worldwide |
| • MRI, CAT, PET | $0 copay |
| • X-Rays | $0 copay |
| • Ambulatory Surgery | $0 copay |
| • Ambulance | $15 copay - Worldwide |
| • Chiropractic Care | $15 copay |
| • Part B Medical Drugs | $0 copay |



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# Medicare Blue PPO – Plan 7
# $5/$15/$30 Rx Coverage

| | |
|---|---|
| • Emergency Room | $65 copay - Worldwide |
| • Inpatient Hospitalization | $0 copay - Unlimited Days |
| • Home Health Care | $0 copay |
| • Cardiac Rehab | $0 copay |
| • PT, OT, ST | $15 copay |
| • Diabetic Supplies | $0 copay |
| • Out of Pocket Max | $1,250 Medical In-Network & Out-Of-Network |

## Extras

| | |
|---|---|
| • Eyewear Allowance | $100 annually |
| • TruHearing Hearing Aids | $299 (new), $499 or $799 copay per aid |
| • Silver & Fit | $0 annually |



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# Medicare Blue PPO – Plan 7
# $5/$15/$30 Rx Coverage

**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 **$2,400** for Medicare Part D drugs **(New for 2027)**

**Catastrophic Coverage**
$0 member responsibility

- **2027 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)***



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# 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)



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# 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



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# Silver&Fit™

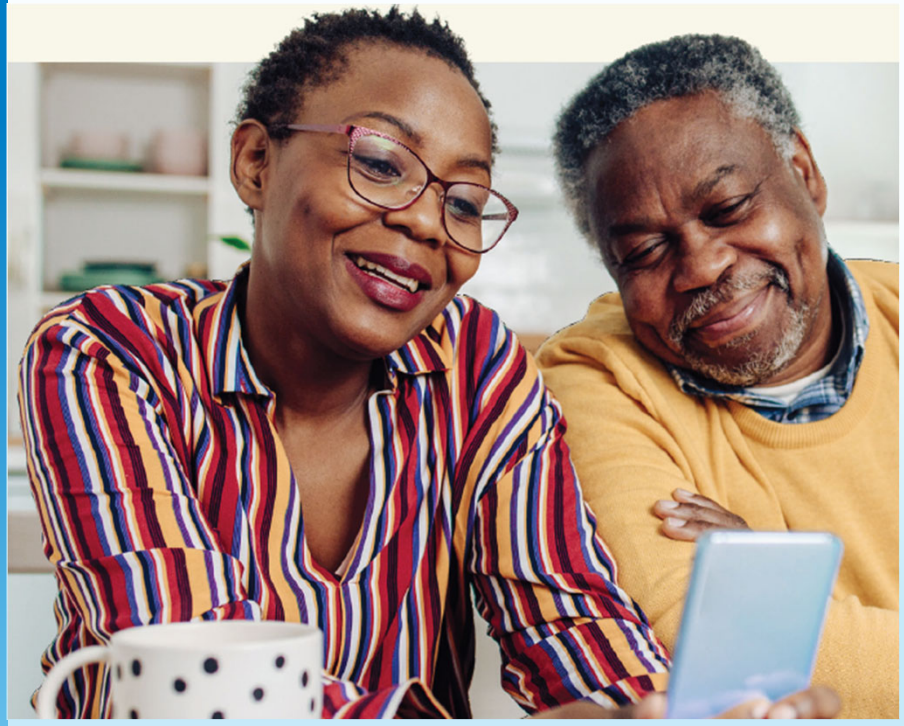


- **Dedicated Phone Number: 1-800-659-1986**
- **Membership at fitness facility**
  $0 annual fee
  National network = 15,000+ facilities
- **Optional Home Fitness Program**
  $0 annual fee
- **New 2027: $150 Out-of-Network Allowance**
- **Great Support**
  - Comprehensive website
  - Quarterly newsletter
  - Dedicated Customer Service



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# TruHearing – Hearing Aid Coverage



- **Dedicated Phone Number:** 1-855-205-5519
  (Monday – Friday / 8 am – 9 pm)
- **TruHearing Standard (New 2027)**
  **$299 copayment per aid**
  (16 channels / 4 programs / 8 styles)
- **TruHearing Advanced**
  **$499 copayment per aid**
  (32 channels / 6 programs / 8 styles)
- **TruHearing Premium**
  **$799 copayment per aid**
  (48 channels / 6 programs / 11 styles)
- Comprehensive hearing exam ($0 copay) with 1-year of follow up visits / 60-day trial / Extended 3-year manufacturer warranty



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# Telemedicine / MDLIVE



- **Medical Services**
- **Behavioral Health Services**
- **Teledermatology Services**
- **24/7 availability (All 50 States)**
- **Rx sent to the nearest pharmacy**
- **$0 copay per visit**

**Don't wait until you need it.**
**There are several ways to activate Telehealth:**

**WEB:** MDLive.com/ExcellusMedicare
**APP:** Download the MD Live app
**TEXT:** EXCELLUS to 635483
(Message and data rates may apply.)
**VOICE:** Call 1-888-670-6351 / TTY: 1-800-770-5531

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# Contact Information

- **Excellus BCBS Dedicated Customer Care Team**
  **1-800-872-4570**

- **Excellus BCBS Medicare Member Website**
  **medicare.excellusbcbs.com/login**

- **Social Security Administration**
  **1-800-772-1213**
  secure.ssa.gov



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# Thank You





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