

St. John Fisher University

Medicare Retiree Presentation

2026

What is Original Medicare?

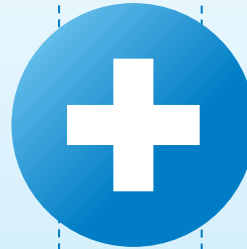
A federal health insurance program administered by the Centers for Medicare & Medicaid Services (CMS)

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 appointments and outpatient care
- Helps cover some preventive services
- **2025 Premium: \$185.00 per month**

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

What are the other parts of Medicare?

PART C



Medicare Advantage Plans

- Medicare Blue Choice HMO-POS
- Medicare Blue PPO

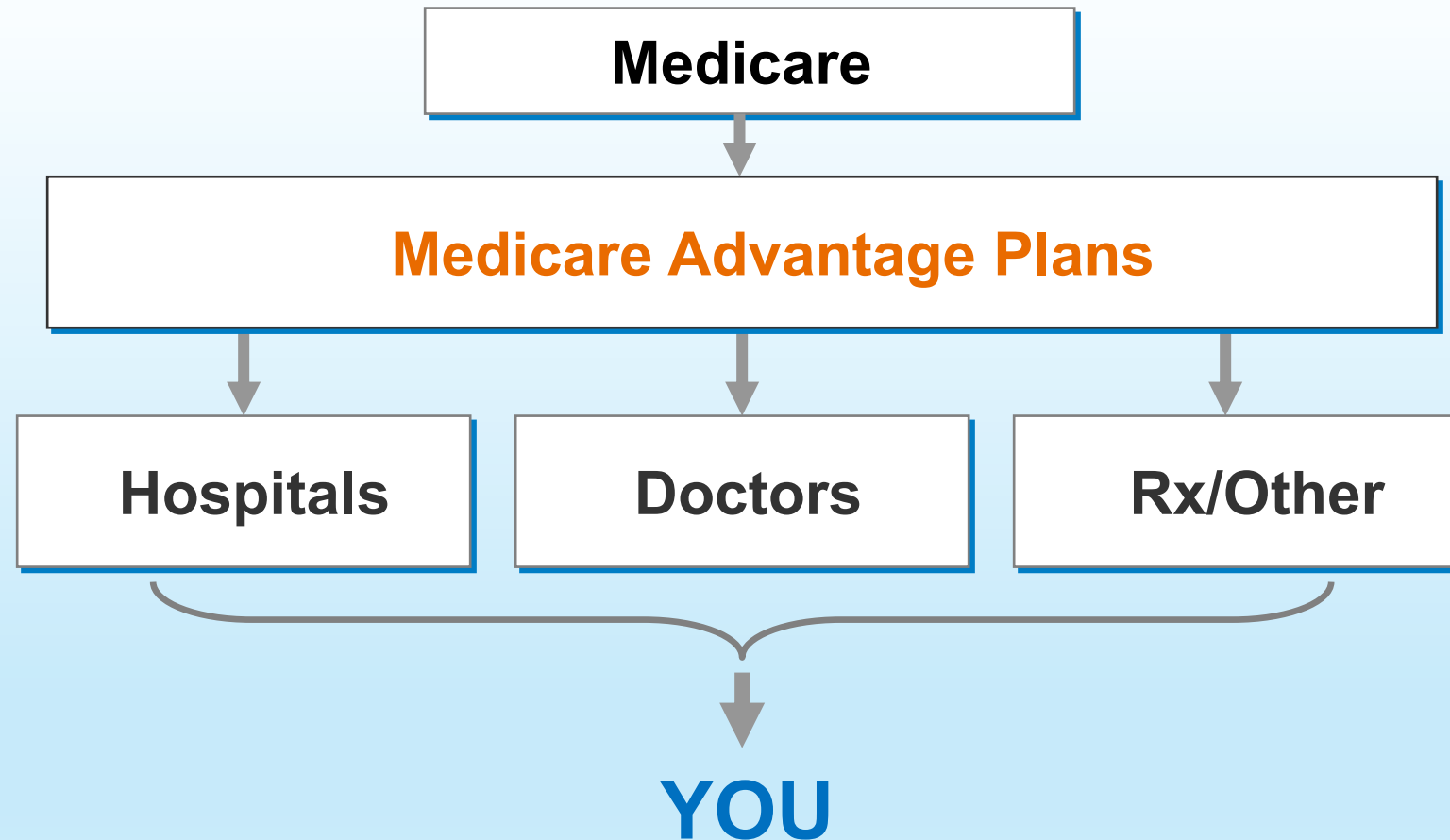
PART D



Prescription Drug Coverage

- Medicare Part D Prescription Drug coverage is included in the Medicare Blue Choice and Medicare Blue PPO plans.

How Medicare Advantage Plans Work



Medicare Blue Choice HMO-POS

Medicare Blue PPO Plans

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 |

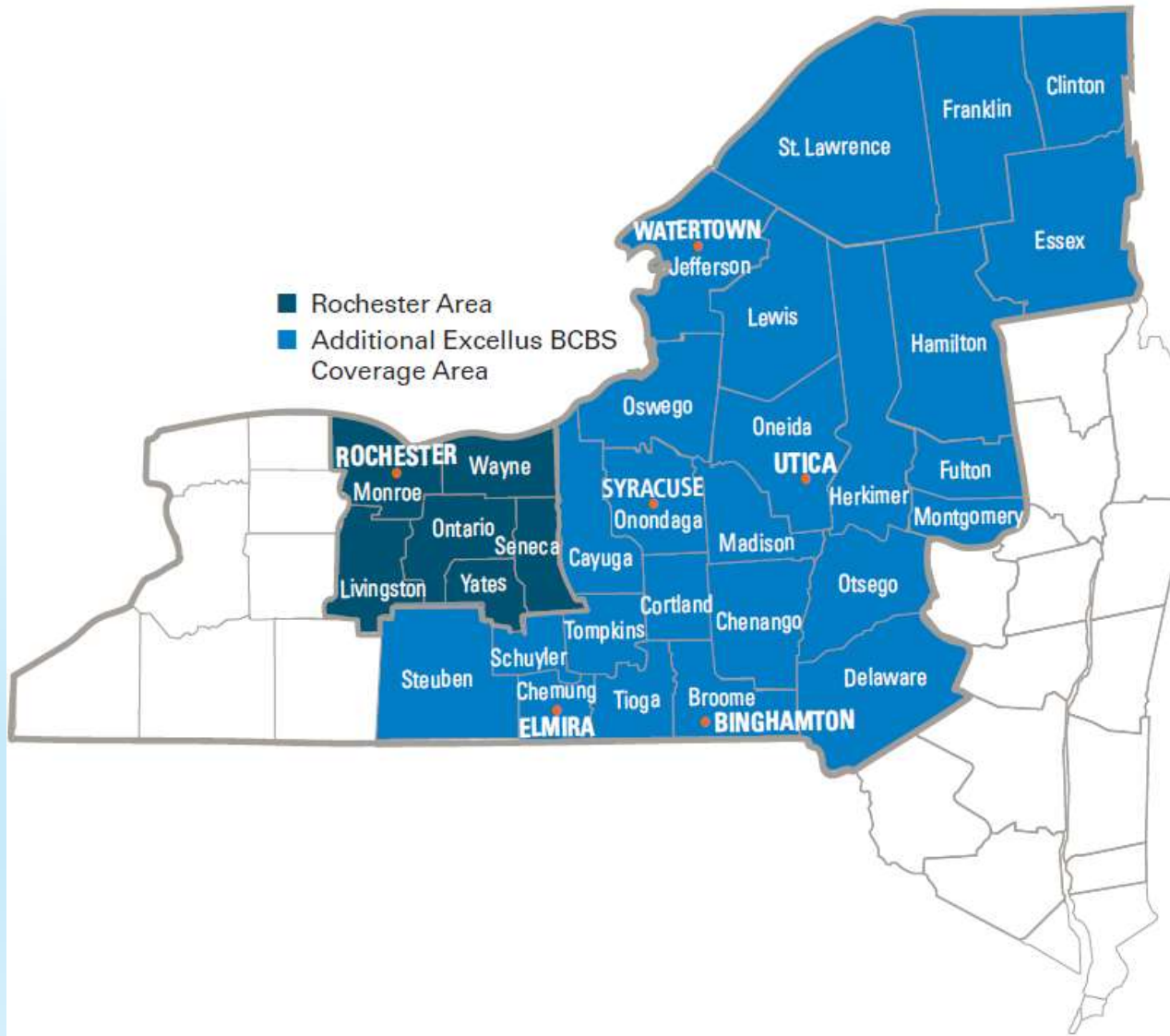
Medicare Blue Choice HMO-POS Service Area

**Choose Medicare Blue Choice
HMO-POS plan and you'll enjoy:**

- Access to 100% of local hospitals
- Access to 99% of local physicians
- Worldwide emergency care coverage

To find a provider:

[Medicare.ExcellusBCBS.com/FindADoctor](https://www.Medicare.ExcellusBCBS.com/FindADoctor)



Medicare Blue Choice HMO-POS

\$10/\$30/\$50 Rx Coverage

- **Primary Care** **\$20**
- **Specialist** **\$20**
- **Urgent Care** **\$20**
- **MRI, CAT, PET** **\$20**
- **X-Rays** **\$20**
- **Ambulatory Surgery** **\$50**
- **Ambulance** **\$65**
- **Chiropractic Care** **\$20**
- **Part B Medical Drugs** **20% Coinsurance**

Medicare Blue Choice HMO-POS

\$10/\$30/\$50 Rx Coverage

- **Emergency Room** **\$65 - Worldwide**
- **Inpatient Hospitalization** **\$250 3 max / No Limit**
- **Home Health Care** **Covered in full**
- **Cardiac Rehab** **Covered in full**
- **PT, OT, ST** **\$20**
- **Diabetic Supplies** **\$5 (30-day supply)**
- **Out of Pocket Max** **\$3,400 (In-Network Medical)**
- **Point of Service (POS)** **20% up to \$5,000 annually**

Extras

- **Eyewear Allowance** **\$100 annually**
- **TruHearing Hearing Aids** **\$499 or \$799 copay per aid**
- **Silver&Fit** **\$0 annually**

Medicare Blue Choice HMO-POS

\$10/\$30/\$50 Rx Coverage

Initial Coverage:

- Tier 1** - \$10 for a 30-day supply
- Tier 2** - \$30 for a 30-day supply
- Tier 3** - \$50 for a 30-day supply

3x 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

Catastrophic Coverage

\$0 member responsibility

- **2026 Rx Formulary:** [medicare.excellusbcbs.com/prescriptions/drug-lists](https://www.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
- In-Network and Out-Of-Network Benefits

BCBS website:

provider.bcbs.com

BCBS phone:

1-800-810-BLUE (2583)

Medicare Blue PPO

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- **Specialist** **\$20**
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- **Out of Pocket Max** **\$2,500 (In-Network Medical)**

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Medicare Blue PPO

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- **Membership at fitness facility**
 - \$0 annual fee
 - National network = 18,000+ 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

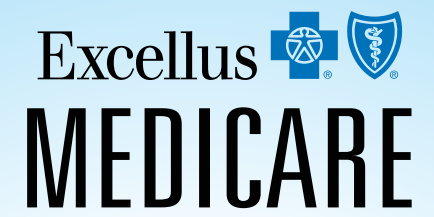
TEXT - EXCELLUS to 635483

Message and data rates may apply.)

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

Changes & Reminders For 2026

- **Silver&Fit replaced FitOn on September 1, 2025**
- **\$2,100 Rx TrOOP in 2026**
- **Excellus BCBS Dedicated Customer Care**
1-800-872-4570
- **Social Security Administration**
1-800-772-1213
secure.ssa.gov



Thank You

