



2026 | What you need to know

Take a look at what's in store for 2026 and rediscover the great programs and services already available.

Wellbeing and incentive programs

Excellus BlueCross BlueShield gives you access to a wide variety of reward and incentive programs, including perks that help members save on healthy products and services like fitness club memberships, weight-loss programs, travel, and more.

ThriveWellSM

ThriveWell is a digital homebase dedicated to engaging teams in their health. Supported by Personify Health™, it gives employees the tools to make small everyday changes, build healthy habits, have fun with friends, and experience the lifelong rewards of better overall wellbeing.

For **Small Group**, ThriveWell is embedded in all plans, offering rewards of up to \$200 per subscriber and \$200 per spouse, or domestic partner, for a total rewards payout of up to \$400 per plan year.

For **Large Group**, ThriveWell is embedded in all Fully Insured plans and available as a buy-up for Self-Funded and Minimum Premium plans. We have five different reward options available based on the experience and incentives that groups are looking to offer.

New for 2026

NEW! Rewards 5 - For **Large Group**, we've expanded our suite of reward programs to include a new claims verified and action-based incentive program. The subscriber and their spouse or domestic partner can now earn rewards by tracking healthy habits and completing preventive screenings and health checks. The more they do, the more they'll earn—for up to \$600 in Rewards Cash. Available as a buy-up.

NEW! Teledermatology is now available through MDLIVE and will be included with 2026 renewal for groups that currently have MDLIVE. Get a diagnosis, treatment, and prescription (as needed) from a board certified dermatologist for more than 3,000 skin, hair, and nail conditions in an average turnaround time of 24 hours.

Condition management

You also have access to comprehensive care and disease programs for conditions such as diabetes, chronic kidney disease, cancer, and behavioral health, cardiac and musculoskeletal disorders.

Vori Health

Back pain can be disruptive – and 18% of those who seek help only complete one PT visit.¹ To support faster, more effective recovery, we offer digital musculoskeletal (MSK) care for back, neck and joint issues through our partner, Vori Health, a nationwide virtual-first specialty medical practice.

Enhanced Diabetes Management

Our Enhanced Diabetes Education Program offers structured, personalized support for members struggling with diabetes. Guided by the American Association of Diabetes Educators curriculum, certified diabetes care and education specialists help members build essential self-management skills across seven core areas. Engaged participants experience improved quality of life, a 70% reduction in ED visits and readmissions, and a 51% increase in primary care visits.²

Pharmacy programs

We offer a full range of programs that are proven to help make medications more affordable, promote proper utilization and ideally improve members' overall health, all while driving to the lowest net cost.

Core pharmacy suite

Our core pharmacy suite of back-end solutions serves as the foundation of our programs, offering clinical strategies that integrate right into your services. Through an approach that includes formulary management, cost and waste reduction, GLP-1 trend management, cancer care and specialty drug optimization, we're delivering an average savings of \$27.77 per member per month.³

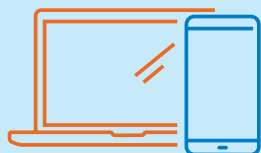
For Self-Funded Large Groups

- **Save more on specialty drugs with HelpScript**

To help manage rising specialty medication costs, members have access to HelpScript, an independent company offering a financial assistance program that lowers out-of-pocket drug costs on the medical benefit. By optimizing copays, HelpScript reduces costs for both employees and the employer. Lower costs mean better access to treatment, improved adherence and stronger health outcomes.

- **SafeGuardRx: Cost management program targeting high-cost therapies**

This program delivers savings from drug manufacturers through early discontinuation credits and other cost management strategies – specifically focused on some of the most expensive therapy classes, including inflammatory conditions, MS, and oncology.



To learn more about 2026 Open Enrollment, contact your sales consultant.

¹ 2021-2022 Health plan data

² Outcomes data is based on full year 2022 claims experience for members engaged in both the Enhanced Diabetes Education Program and the standard CM/DM for members with a primary diagnosis of Diabetes using a Pre/Post methodology

³ Based on 2023-2024 Health Plan Data Claims. An opt-in may be associated with programs for self-funded, minimum premium and article 47 groups. Copyright ©2025, Excellus BlueCross BlueShield, a nonprofit independent licensee of the Blue Cross Blue Shield Association. All rights reserved. Personify Health is an independent company and offers a digital wellbeing service on behalf of Excellus BCBS

Vori Health is an independent company that offers virtual musculoskeletal (back, neck, and joint) health care and physical therapy services to Excellus BCBS members.

Excellus BCBS has contracted with Expion Health Company, an independent company, to provide HelpScript program benefits to Excellus BCBS members. Excellus BCBS has contracted with Express Scripts, an independent company, to provide their program, SafeGuardRX, to Excellus BCBS members.



Everybody Benefits