

Medicare is a government health care program for:

- Those age 65 and over
- Those under age 65 with certain disabilities
- Those of any age with End-Stage Renal Disease (ESRD)



The following provides an overview of Original Medicare (Parts A and B), Medicare Advantage plans (Part C), Medicare Prescription Drug plans (Part D) and Medicare Supplement plans.

It's important to know exactly how Original Medicare works, as well as what it does and doesn't cover. Original Medicare pays for many – but not all – health care services and supplies.

There are 2 main ways to get Medicare Coverage:

ORIGINAL MEDICARE

Includes Part A (Hospital Insurance) and Part B (Medical Insurance)

You're eligible if you or your spouse paid into Social Security for at least 10 years through your employment and you are a citizen or permanent resident of the United States. Most individuals do not pay a premium for Part A because they or their spouse paid Medicare taxes while working. However, Part A can have substantial deductibles, copayments and coinsurance.


Included:



You must* also add:



You can also add:

 Supplemental Coverage

MEDICARE ADVANTAGE (also known as Part C)

Medicare Advantage is an "all-in-one" alternative to Original Medicare. These "bundled" plans include Part A, Part B, and usually Part D.

Medicare Advantage plans are health plan options that are run by private health insurance companies like Excellus BlueCross BlueShield and are approved by Medicare. You must be entitled to Part A and enrolled in Part B to be eligible. All of your Part A and Part B coverage is provided by the Medicare Advantage plan, not Original Medicare. There may be a monthly premium payment associated with the Medicare Advantage plan that you will need to pay to the private health insurance company (in addition to your monthly Part B premium)

Included:



Included in most plans:



Part A helps cover:

- Inpatient care in hospitals
- Skilled nursing facility care
- Hospice care
- Home health care

Part B helps cover:

- Emergency care and urgent care worldwide
- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable Medical Equipment (like wheelchairs, walkers, hospital beds, and other equipment)
- Many preventive services (like screenings, shots or vaccines, and yearly "Wellness" visits)

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MEDICARE

*Prescription Drug Coverage is required to avoid a penalty.

ORIGINAL MEDICARE

Part D

- ☐ Part D
Prescription drug coverage not included

Additional Benefits

- ☐ Plan Extras
No extra benefits included

MEDICARE ADVANTAGE

Part D

- ☒ Part D
Prescription drug coverage included in almost all of our plans

Excellus BCBS plans may also include:

- | | |
|---|---|
| <input checked="" type="checkbox"/> Acupuncture | <input checked="" type="checkbox"/> Hearing Exam |
| <input checked="" type="checkbox"/> Dental Options | <input checked="" type="checkbox"/> Preventive Screenings and Annual Wellness Visit |
| <input checked="" type="checkbox"/> Eyewear Allowance | <input checked="" type="checkbox"/> Telemedicine |
| <input checked="" type="checkbox"/> Fitness Benefit | <input checked="" type="checkbox"/> Vision |
| <input checked="" type="checkbox"/> Hearing Aid Benefit | |

Medicare Part D – Prescription Drug Coverage

Part D offers coverage for your prescription drug needs.

There are two ways to get prescription drug coverage:

- 1 Through a stand-alone Prescription Drug Plan (PDP) plan that covers prescription drugs only, or
- 2 Through a Medicare Advantage plan that includes health care and prescription drug coverage.

You are eligible for Part D coverage if you are entitled to Medicare Part A and/or enrolled in Part B. If you decide not to join a Medicare drug plan when you're first eligible, and you don't have other creditable prescription drug coverage or get Extra Help, you may have to pay a lifetime late enrollment penalty if you join a plan later (in addition to your monthly Part B premium).

Medicare Supplement Plans (Medigap Plans)

Medicare Supplement plans work hand-in-hand with Original Medicare to help pay costs that Original Medicare does not, such as copayments, coinsurance and deductibles. You pay a monthly premium to a private health insurance company, like Excellus BlueCross BlueShield (in addition to your monthly Part B premium). To join, you must be entitled to Medicare Part A and enrolled in Part B. Supplement plans do not include prescription drug coverage. You can add a Medicare Part D Prescription Drug Plan to your Original Medicare and Medicare Supplement coverage.



When you select a Medicare Advantage plan with prescription drug coverage, you will have:

- A way to reduce your out-of-pocket drug costs
- Benefits equal to or better than Medicare's standard Part D plan requirements
- Thousands of pharmacy locations, including most national pharmacies and local neighborhood pharmacies.

QUESTIONS?

Call **1-800-659-1986** (TTY 711). Monday to Friday 8 a.m. to 8 p.m. From October 1 to December 30 we are available 7 days a week 8 a.m. to 8 p.m. Or visit **ExcellusforMedicare.com**.

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Our Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-659-1986 (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 1-800-659-1986 (TTY 711)。

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