



Make the move to Medicare easier for your employees

Employer-sponsored Group Medicare Advantage plans

Small Business

Excellus   **MEDICARE**

When we support your employees into retirement, everybody benefits®

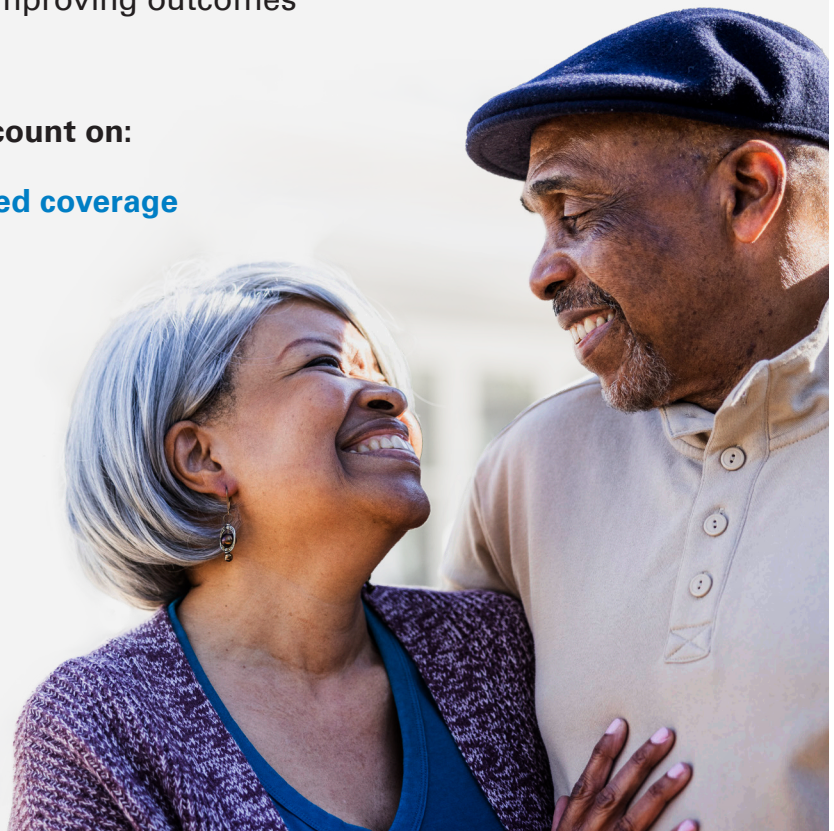
Your employees trust you for guidance when making health insurance decisions. And in retirement, that guidance becomes more important than ever. Excellus BlueCross BlueShield is here to help you connect them with coverage that continues to work as hard for them as they have for you.

We offer the great plans and benefits that employees are looking for. With Excellus BCBS Group Medicare Advantage plans employees receive coverage at an affordable cost with medical and prescription drug coverage all in one. Group Medicare Advantage plans may provide more value and services than Original Medicare (Parts A and B) with broad network access and additional benefits such as vision, hearing exams, hearing aid benefits, fitness, and acupuncture.

Our local Group Medicare specialists are here to advise you on the options that make the most sense for your employees and your business. And it's all delivered through our approach that is built on three ideas: People come first, service is simple, and our network is unmatched. We support each member with the coordinated, personalized support they need to be as healthy as possible, while improving outcomes and lowering costs.

That means every group can count on:

- 1. Comprehensive, integrated coverage**
- 2. Member-centric care**
- 3. Member engagement tools and resources**
- 4. Guidance and support**

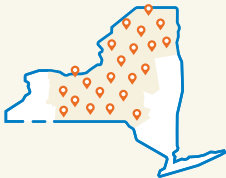


1

Comprehensive, integrated coverage means continuity of care with limited disruption

Our approach starts with ensuring every employee has access to the coverage they deserve and trust. Backed by almost 90 years of investing in Upstate New York communities and providers, Excellus BCBS offers:

A robust provider network



Local

Access to 100% of hospitals and 99% of doctors in our 31-county Upstate New York network for all members



National

Access to the largest hospital and physician networks in the U.S., with more than 2 million in-network providers, for PPO plan members



Global

Worldwide urgent and emergency care for all members

Seamless integration of pharmacy and medical benefits



Prescription drug, medical, and hospital insurance coverage under one plan, one card, and one member account



A large, comprehensive pharmacy network that includes 66,000 pharmacies nationwide and most major retail chains

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Quality member-centric care means specialized support and better outcomes

Beyond great coverage, supporting employees is about identifying and addressing their individual needs. Below are just some of the ways we care for all aspects of a member's wellbeing – physical, mental, and financial:



Free personalized support from our local on-staff Care Management Team

- Care management via phone, text, video conference, face-to-face meetings, or in-home for eligible members
- Use of claims data to customize health care solutions and identify highest-need members



An enterprise-wide focus on health equity and overcoming systemic, socioeconomic, demographic, and geographic barriers to optimal health

**All that coverage results in high ratings and happy employees:
2025 STAR rating: 4 stars for HMO and 4 stars for PPO¹**



¹ Every year, Medicare evaluates plans based on a 5-Star rating system. The highest possible rating is 5.0 stars.

3

Member tools and resources mean more engaged employees

We also understand that, for many employees, improving health requires taking a more proactive role in it. Leveraging our in-depth experience as Medicare experts, we offer the educational and self-service resources that members need to do just that:

Self-service resources

- ✓ **Free 24/7 Nurse Call Line** offers support and answers to member health questions
- ✓ **Wellframe app**² lets members manage wellness goals and instantly access care managers
- ✓ **Welvie My Surgery**SM **app**³ guides members through the entire surgery process
- ✓ **Telehealth options** allow members to access a doctor from anywhere

Valuable extras

- ✓ **Blue365**[®] offers member discounts for Lasik, hearing aids, eyewear, weight loss programs, fitness gear, and more
- ✓ **FitOn Health**⁴ a health and fitness platform that provides whole-health solutions including in-person gyms, extensive digital library of fitness and wellness classes, condition-management courses, nutrition and meal planning and more



² Wellframe is an independent company that provides a health and wellness support mobile app to Excellus BCBS members.

³ Welvie is an independent company that provides a surgery decision program to Excellus BCBS members.

⁴ FitOn Health is an independent company offering members a fitness benefit.

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Expert guidance and support mean valuable partnership from hire to retire

Through it all, you'll experience the peace of mind that comes from working with a partner that knows your business just as deeply as we know Medicare. Our partners and members trust us to deliver:



Superior support, with concierge-level service from an expert team that's dedicated to Medicare and keeps you abreast of the ever-changing regulatory landscape



A one-stop shop, with a proactive, consultative approach that helps businesses understand all their options across the full care continuum



A local presence, with employees who live and work in the area and have a deep understanding of the local market, community, and culture



Meet Jan*

Her plan changed but her care stayed the same

Jan just turned 65. But that hasn't slowed her down. She still goes for a run before work every morning, still takes the stairs whenever she can, and still enjoys the peace of mind she gets from her Excellus BCBS plan.

Last month, Jan switched to an Excellus BCBS Group Medicare Advantage plan. Changing plans when it wasn't open enrollment was new to her, but everything else felt totally familiar.

Even better, nothing changed about her appointment schedule. She can still see the same trusted doctors and use labs and hospitals that are convenient for her. In fact, she just scheduled her annual checkup like she always has with no problem.

Jan still hits the gym three days a week and now enjoys a no-cost gym membership thanks to the FitOn Health fitness program.

Later this month, when information about charges for her appointment comes in the mail, she can pop into her local resource center for clarity and quick answers.

Plus, she can now get her prescriptions delivered right to her front door with mail order pharmacy available through Express Scripts or Wegmans.





What it means for your business

You can continue to be there for your employees with plans that address their changing needs, even when it comes to Medicare. Compared to Original Medicare, our Group Medicare Advantage plans offer additional benefits and can help **lower costs** for both employers and employees.

Our local Group Medicare specialists are here with clear answers about your options – when we connect people to the right Group Medicare Advantage solutions, **everybody benefits.**

Ready to learn more about how Excellus BCBS can support you and your employees?

Visit ExcellusBCBS.com/PlansForBusiness



*Member name has been changed

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Excellus BlueCross BlueShield is an HMO and PPO plan with a Medicare contract. Enrollment in Excellus BlueCross BlueShield depends on contract renewal.

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