

Help make the move to retirement easier



Employer-sponsored Group Medicare Advantage plans
from Excellus BlueCross BlueShield

When we support your team into retirement, everybody benefits®

Your team trusts 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 retirees are looking for, and can advise you on the options that make the most sense for your employees and your business.

It's all delivered through our approach that is built on three ideas: People come first, service is simple, and our network is unmatched, period. We surround each member with the 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**

Those approaching
Medicare (age-ins)
have questions.

Approximately

1 in 3 age-ins

in their Initial Enrollment
Period are still unsure
which plans fit their
needs and budget¹

¹ 2023 Deft Research Age-In Study



1.

Comprehensive, integrated coverage means continuity of care with limited disruption

Our approach starts with ensuring every retiree 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

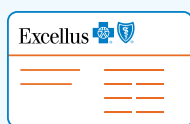
Access to the largest hospital and physician networks in the U.S., with more than 2 million in-network providers, for PPO plan members



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

Accountable cost and quality agreement (ACQA) programs

These innovative payment models compensate providers based on quality of care versus the quantity of services performed. With this value-based approach, we're reducing rising health care costs for everyone, while offering retirees a more holistic patient experience and improved outcomes.

Medical and pharmacy initiatives with ACQA partners have helped save

\$158.3 million³

100%

of ACQA providers outperformed non-ACQA providers in key quality measures³

Plus valuable extras

Silver&Fit® Fitness Program

a healthy aging and exercise program offering access to a network of participating fitness centers, home fitness kits, on-demand workout videos, personalized work-out plans, and well-being coaching from trained professionals who support areas such as fitness, healthy eating, stress management and sleep⁴

Blue365®

offers member discounts for Lasik, hearing aids, eyewear, weight loss programs, fitness gear, and more



All that coverage results in high ratings and happy retirees:

2026 STAR rating: 4 stars for HMO and 3.5 stars for PPO⁵



97% of members are satisfied with **our network**

96% of Medicare Group members are satisfied with the **health plan**

³ Based on internal data reporting from 2019-2024.

⁴ The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Please talk with your doctor before starting or changing your exercise routine. All programs and services are not available in all areas. Fitness center participation may vary by location and is subject to change.

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

2.

Quality member-centric care means specialized support and better outcomes

Beyond great coverage, supporting retirees 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



Innovative pharmacy solutions

like the Site of Care and Medication Synchronization programs that offer free medication review to prevent harmful interactions, increase adherence, and make prescriptions more affordable



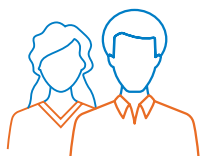
Constant improvement of care for costly conditions

like musculoskeletal conditions and chronic kidney disease



An enterprise-wide focus on health equity

and overcoming systemic, socioeconomic, demographic, and geographic barriers to optimal health



A High-Cost Claimant Team dedicated to helping members with chronic or complex conditions. Engagement can lead to a:



43% reduction in ER visits⁶



30% reduction in readmissions⁶



53% reduction in inpatient admissions⁶



Overall,

95% of members are satisfied

with their case and disease management

3.

Member tools and resources mean more engaged retirees

We also understand that, for many retirees, 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

- ✓ **Personalized online accounts** allow members to view plan, benefits and claims information, make updates, find providers, estimate costs, and more
- ✓ **Telehealth options** allow members to access a doctor from anywhere
- ✓ **Ask the Pharmacist** offers quick answers to medication-related questions
- ✓ **Free 24/7 Nurse Call Line** offers support and answers to member health questions
- ✓ **Concierge-level customer service** is just a phone call away. Personalized support includes our Quality Care Gap tool that identifies members who are due for a doctor's visit or screening, so we can help remind them and help schedule an appointment.



- ✓ **Wellframe® app⁷** lets members manage wellness goals and instantly access care managers

- ✓ **Welvie My SurgerySM app⁸** guides members through the entire surgery process

92% of members

completed the Welvie program said they would use it again in the future*

⁷ Wellframe is an independent company that provides a health and wellness support mobile app to Excellus BCBS members.

⁸ Welvie is an independent company that provides a surgery decision program to Excellus BCBS members.

* Welvie My Surgery member experience data.

Educational materials



- ✓ **Customized new-to-Medicare support** like “Medicare 101” presentations, worksite workshops, and virtual consultations
- ✓ **Customized enrollment booklets and information** on key benefits and programs
- ✓ **“Understanding Medicare”** materials offer info for newly eligible employees
- ✓ **“Medicare Minute”** videos explain how Medicare works
- ✓ **1-on-1 in-person support** at our local resource centers or at your workplace

4.

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



Comprehensive retiree solutions, with a proactive, consultative approach that helps businesses understand all their options. We offer a full range of retiree solutions from traditional comprehensive plans to creditable prescription drug plans for the Retiree Drug Subsidy. We’re here to help figure out what will be best for your needs and the needs of your retirees.



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

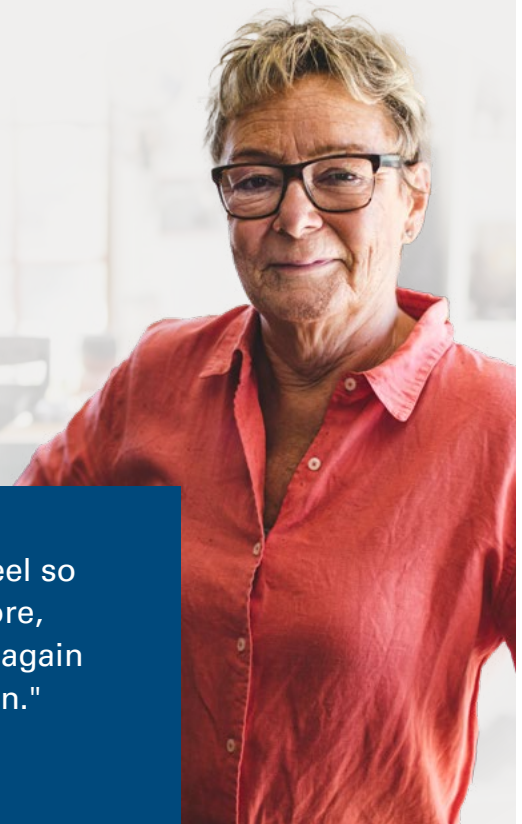
Success stories:

Caring for the whole person

Judy,* a 72-year-old Medicare member with diabetes, had a stroke and was hospitalized. Her husband and cat had recently passed away, and she was sleeping all day and not taking care of her health. Our Care Manager Robyn helped Judy get on track with simple steps like writing down her dietary menu, keeping up with finger sticks, and going to the dentist.

"I can't believe this is free with my insurance. I don't feel so alone anymore. I didn't care enough about myself before, and now I do. I care about my health again. I am lively again and not just the medical part, but me as a whole person."

- Judy, Excellus BCBS Medicare Member



*Member name has been changed

From ensuring retirees are healthy and happy as they embrace a new stage in life, to knowing you're giving back to the employees you care about, to driving positive health and business outcomes – 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 retirees?

Visit [ExcellusForBusiness.com](https://www.ExcellusForBusiness.com)

Excellus 
MEDICARE

Copyright © 2026, Excellus BlueCross BlueShield, a nonprofit independent licensee of the Blue Cross Blue Shield Association. All rights reserved.

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

B-6284y26 / 22008-26MEDM A11Y_CRG_01162026