



What you need to *know* in 2027

Take a look at what's in store for 2027¹ and rediscover the great programs and services already available.



Wellbeing and incentive programs

Excellus BlueCross BlueShield offers members access to a wide range of reward and incentive programs, with savings on fitness, weight loss, travel, and more.

Build healthy habits and earn rewards with ThriveWellSM

ThriveWell is a digital home base designed to engage teams in their health journey. Supported by Personify Health, it empowers employees to make small everyday changes, build healthy habits, have fun with friends, and enjoy the lifelong rewards of improved overall wellbeing.



Care management

Personalized care management is at the core of our approach, building meaningful employee connections while supporting physical and emotional well being through flexible, individualized programs.

New! Woman and family health support through Ovia Health²

Ovia Health is a comprehensive solution that supports women and families through every stage of life - from fertility and pregnancy to postpartum, parenting, and menopause. With personalized guidance, digital tools, and 1:1 access to specialists and/or licensed health care professionals, Ovia connects members to the care and support they need for better health outcomes and greater confidence throughout their journey. Ovia will be embedded in all Fully Insured plans and available as a buy-up for Self-Funded and Minimum Premium plans.

Connect with a personalized Care Manager with Wellframe[®]

Wellframe provides employees with personalized, on demand care management through an easy to use mobile app. Members have direct access to a dedicated care manager, nurses, dietitians, all in one place. With personalized care plans, secure messaging, progress tracking, and proactive tips and reminders, Wellframe helps employees stay engaged, supported, and on track with their health goals.





Pharmacy programs

We offer proven programs that make medications more affordable, support proper use, member health, and deliver the lowest net cost.

New! Updating our preventive drug list for smarter, more sustainable coverage

Effective January 1, 2027 Excellus BCBS will update the preventive drug list to better align coverage on high value, clinically appropriate preventive medications. As part of this update, select non preferred drugs, multi source brands, and high cost generics will no longer be included on the preventive drug list. These changes are designed to support more sustainable pharmacy costs while maintaining access to effective preventive care. This change applies to all groups regardless of renewal date.



Virtual care and digital resources

Our suite of digital tools and other resources gives members instant access to benefits, tools, and member-only resources.

New! Deductible removed for telemedicine

Members enrolled in Fully Insured HDHP and Hybrid plans with a deductible can now access telemedicine 24/7 before meeting their deductible, improving access to timely, personalized care that is more convenient and affordable.

Members can take advantage of a broad range of telemedicine services, with the ability to connect to board-certified providers by phone or video—often within minutes.

Vori Health: virtual musculoskeletal care

- **Personalized care for back, neck, and joint pain (\$0 before deductible)** Virtual access to board-certified physical therapists and specialists who provide an individualized treatment plan, along with ongoing support to help reduce pain, restore movement, and avoid unnecessary tests or procedures.

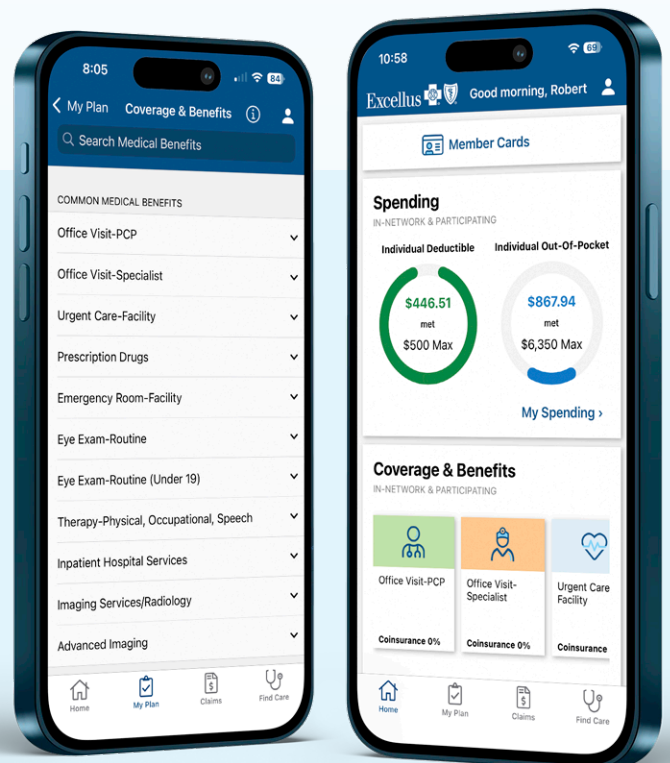
MD Live® Virtual Care: medical and behavioral health

- **Urgent care (\$0 before deductible)** Care for common conditions like colds, flu, sinus infections, cough, allergies, and more.
- **Behavioral health support (\$0 before deductible)** Access to mental health therapy and psychiatry.
- **Dermatology (specialist cost share before deductible)** Connect with board-certified dermatologists for thousands of skin, hair, and nail conditions, including acne, rashes, and eczema.

Members can take their health plan with them 24/7

With the **Excellus BCBS app**, members can easily connect to care anytime, anywhere, making it simple to find support and manage their health in one convenient place.

Access 24/7 telemedicine, check benefits and deductible status, view claims, use digital ID cards, find a doctor, and more.



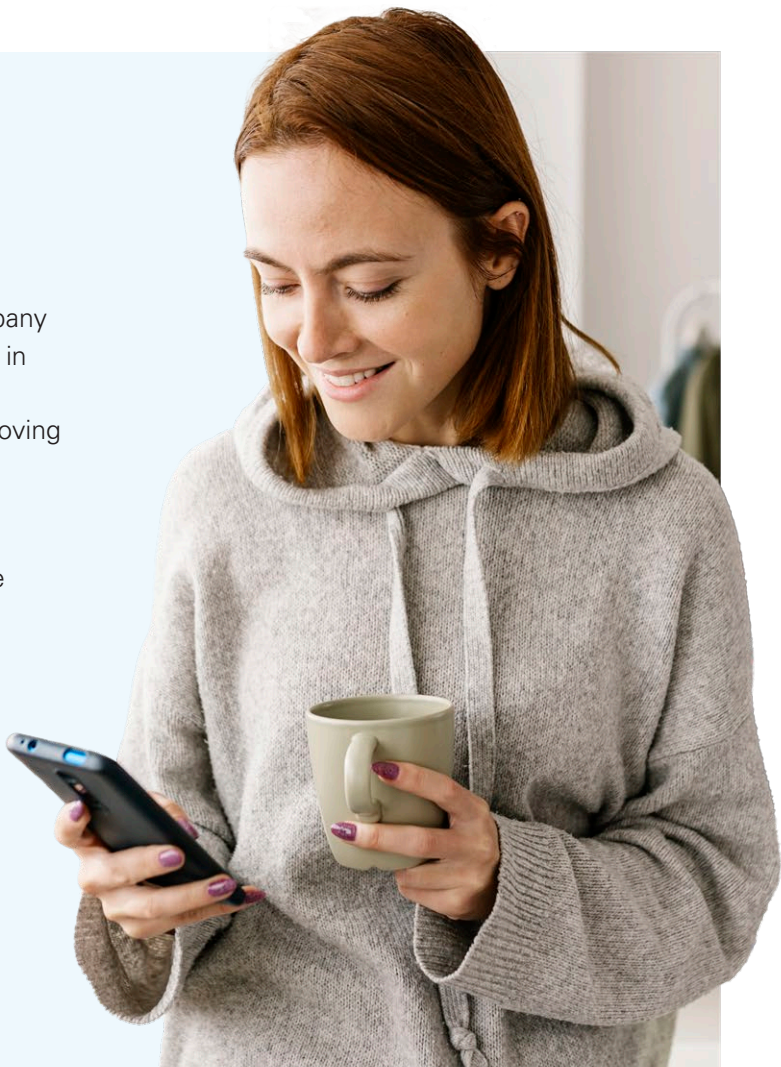


Integrated benefits and services

Our partner, Lifetime Benefit Solutions³ (LBS), a company that offers administrative services, is a national leader in workplace management solutions, providing tools and support that help groups remain compliant while improving efficiency and financial performance.

Health Savings Accounts (HSAs)

HSAs help employers keep health coverage affordable by offering a tax advantaged way for employees to save for current and future health care expenses, with no “use it or lose it” requirement. Through LBS, employers and employees can manage HSAs—along with eligible FSAs and HRAs—on a single, integrated platform. LBS delivers simple administration, flexible contributions, and 24/7 access to account funds through an online portal or debit card.



To learn more about 2027 Open Enrollment, contact your sales consultant.

¹ Subject to DFS approval

² Subject to final contract terms

³ Lifetime Benefit Solutions is a company offering administrative services in the Excelsus BCBS service area.

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Personify Health is an independent company and offers a digital wellbeing service on behalf of Excelsus BCBS.

Ovia Health is an independent company offering digital women's health solutions to Excelsus BCBS members.

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

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

MDLIVE Medical Group (DE), P.A, MDLIVE Medical Group, PA and other MD Live related independent professional entities provide the clinical services made available by MD Live.

MD Live is an independent company providing virtual care services to Excelsus BCBS members.