For residents in Livingston, Monroe, Ontario, Seneca, Wayne and Yates Counties, NY.

Access to the Doctors & Hospitals You Want
You get a robust network of doctors and hospitals dedicated to providing affordable, quality health care services. With our HMO plans, you select a Primary Care Physician who will coordinate all of your medical care. Additionally, our HMO Point-of-Service plans give you access to doctors and hospitals that are not in our network, without having to pay the full cost yourself.

Urgent and Emergency Coverage
We offer worldwide coverage if you need urgent care or emergency care whenever and wherever you travel.

Travelers & Snow Birds
Our HMO Point-of-Service plans provide members with limited out-of-area coverage. You have some out-of-network coverage, such as doctors visits, diagnostic tests or lab services, hospital services and more. An annual dollar limit applies to this coverage, such as doctor visits, diagnostic tests or lab services, limited out of area coverage.

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Get a Gym Membership for $25!
You have 3 options with the Silver&Fit® program:

1. Join a participating Fitness Facility where you can work out, take classes and more. Kits may include DVD guides and $10 annual fee for up to 3 kits.
2. Join a qualified, out-of-network fitness facility and receive up to $150 reimbursement per year for membership fees.

Hearing Aids
We offer coverage for hearing aids through our partners, TruHearing®. Choose from the TruHearing Flyte Advanced or the TruHearing Flyte Basic hearing aids. There is a copay with this benefit and you must get the hearing aid from a TruHearing participating vendor.

Preventive Care Services
We cover many preventive services to help maintain your health and well-being. Some of the preventive services covered in full when using our network providers include:

• Flu Shot
• Preventive Visit
• Mammograms
• Cardiac stress test
• Pap test
• Colon cancer screenings
• Carotid artery screenings
• Diabetes screenings

EXCLUSIVE MEMBER ADVANTAGES
One additional benefit of being a member of Epic (Elderly Pharmaceutical Insurance Coverage), a program sponsored by New York State for people 65 years old or older who need help paying for their medication. To receive Epic benefits you must be enrolled in a Medicare Part D prescription drug plan.

There are two plans:
1. The Epic Free Plan allows you to pay lower monthly Medicare Part D premiums and lower costs on your prescription drugs. Eligible annual income up to $20,000 single/$26,000 married.
2. The Epic Deductible Plan gives you lower costs on your Part D prescription drugs after you meet your Epic deductible. Eligible annual income $20,001 to $75,000 single/$26,001 to $100,000 married.

Epic also has a Part D Premium Assistance Program for those with an eligible annual income up to $20,000 single/$26,001 to $100,000 married.

Call Epic for details.

You can enroll in Epic at any time of the year for questions or more information call Epic at 1-888-529-1386, Monday-Friday, 8:00 a.m. to 5:00 p.m. (TTY: 1-800-293-1393) or visit the Epic website at health.epic.gov.

Enrollment in Excellus BlueCross BlueShield depends on contract renewal.

Preventive Care Services
We cover many preventive services to help maintain your health and well-being. Some of the $5 preventive services covered in full when using our network providers include:

• Flu Shot
• Preventive Visit
• Mammograms
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• Pap test
• Colon cancer screenings
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• Mammograms
• Cardiac stress test
• Pap test
• Colon cancer screenings
• Carotid artery screenings
• Diabetes screenings

“Welcome to Medicare” preventive visit (one time)

And more!
Other features of our plans include:

1. Silver Tier services
• Doctor’s appointments
• Teledoc video conferencing with network doctors right from your home or while traveling and our Online Newsletter (Bluebcbseniors.com/Email).

EXCLUSIVE MEMBER ADVANTAGES
Some of the $0 preventive services covered in full when using our network providers include:

• Diabetes screenings
• Cervical cancer screenings
• Prostate cancer screenings (PSA)
• Carotid artery screenings
• Pneumonia Vaccination

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Our Medicare Advantage Plans

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Monthly Plan Premium</th>
<th>Primary Care Physicians</th>
<th>Specialist Care</th>
<th>Urgent Care Facility</th>
<th>Emergency Room Care</th>
<th>Part D Prescription Drug Coverage</th>
<th>Inpatient Hospital Services</th>
<th>Outpatient &amp; Ambulatory Hospital Services</th>
<th>Diagnostic Services</th>
<th>X-ray Services</th>
<th>Diabetic Supplies</th>
<th>Routine Vision Exam Allowance</th>
<th>Routine Hearing Aid Allowance</th>
<th>Preventive Dental Services</th>
<th>Annual Out of Pocket Maximum Protection</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medicare Blue Choice® Select (HMO-PPO)</strong></td>
<td>$0</td>
<td>$15 (IN) 80% coinsurance (0D)</td>
<td>$0 (IN) 80% coinsurance (0D)</td>
<td>$50</td>
<td>$60</td>
<td>$150 Deductible (Annually)</td>
<td>Days 1-5 = $350/day</td>
<td>Days 6-30 = Fully covered</td>
<td>20% coinsurance (IN)</td>
<td>30% coinsurance (0D)</td>
<td>$40 (IN) Not covered</td>
<td>$150/$999 Not covered</td>
<td>$150/$999 Not covered</td>
<td>Not Covered</td>
<td>$6,000 annually</td>
</tr>
<tr>
<td><strong>Medicare Blue Choice® Value (HMO)</strong></td>
<td>$15</td>
<td>$10 (IN) 100% coinsurance (0D)</td>
<td>$50 (IN) 100% coinsurance (0D)</td>
<td>$50</td>
<td>$50</td>
<td>$150 Deductible (Annually)</td>
<td>Days 1-5 = $350/day</td>
<td>Days 6-30 = Fully covered</td>
<td>30% coinsurance (IN)</td>
<td>30% coinsurance (0D)</td>
<td>$40 (IN) Not covered</td>
<td>$150/$999 Not covered</td>
<td>$150/$999 Not covered</td>
<td>Not Covered</td>
<td>$6,000 annually</td>
</tr>
<tr>
<td><strong>Medicare Blue Choice® Value Plus (HMO)</strong></td>
<td>$150</td>
<td>$10 (IN) 100% coinsurance (0D)</td>
<td>$40 (IN) 100% coinsurance (0D)</td>
<td>$40</td>
<td>$40</td>
<td>$150 Deductible (Annually)</td>
<td>Days 1-5 = $350/day</td>
<td>Days 6-30 = Fully covered</td>
<td>30% coinsurance (IN)</td>
<td>30% coinsurance (0D)</td>
<td>$40 (IN) Not covered</td>
<td>$150/$999 Not covered</td>
<td>$150/$999 Not covered</td>
<td>Not Covered</td>
<td>$6,000 annually</td>
</tr>
<tr>
<td><strong>Medicare Blue Choice® Optimum (HMO-PPO)</strong></td>
<td>$251</td>
<td>$10 (IN) 80% coinsurance (0D)</td>
<td>$40 (IN) 80% coinsurance (0D)</td>
<td>$40</td>
<td>$40</td>
<td>$150 Deductible (Annually)</td>
<td>Days 1-5 = $350/day</td>
<td>Days 6-30 = Fully covered</td>
<td>30% coinsurance (IN)</td>
<td>30% coinsurance (0D)</td>
<td>$40 (IN) Not covered</td>
<td>$150/$999 Not covered</td>
<td>$150/$999 Not covered</td>
<td>Not Covered</td>
<td>$6,000 annually</td>
</tr>
</tbody>
</table>

**Medicare Part B premium.**

You must continue to pay your Medicare Part B premium.

Worldwide Coverage: Covered nationally.

**Drug to has Part D deductible.** If no deductible, coverage starts immediately.

Same day surgical or treatment procedure for Epilepsy and Ambulatory services.

Covers all Medicare covered services ordered by your provider.

Drop per calendar year with a 10% coinsurance.

Toll free: in-network (0D), out-of-network (tier 3).

<table>
<thead>
<tr>
<th>Tiers</th>
<th>Prescription Drug Coverage</th>
<th>Outpatient Services</th>
<th>Inpatient Services</th>
<th>Routine Vision Exam Allowance</th>
<th>Routine Hearing Aid Allowance</th>
<th>Preventive Dental Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>Fully covered</td>
<td>Fully covered</td>
<td>100% coinsurance</td>
<td>$150/$999 Not covered</td>
<td>$150/$999 Not covered</td>
<td>Not Covered</td>
</tr>
<tr>
<td>Tier 2</td>
<td>25% coinsurance</td>
<td>30% coinsurance</td>
<td>25% coinsurance</td>
<td>$150/$999 Not covered</td>
<td>$150/$999 Not covered</td>
<td>Not Covered</td>
</tr>
<tr>
<td>Tier 3</td>
<td>Not Covered</td>
<td>30% coinsurance</td>
<td>30% coinsurance</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>Not Covered</td>
</tr>
<tr>
<td>Tier 4</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>Not Covered</td>
</tr>
</tbody>
</table>

We also offer a Medicare Advantage Plan without Part D Prescription Drug Coverage. Ask us for information.

**You can quickly and easily complete your application online, 24/7! Simply visit ExcellusMedicare.com and click on the "I am Ready to Enroll" button.**

One of our Medicare sales advisors is here to help guide you through the process. Just call us toll-free at the numbers below.

You can attend one of our free, obligation-free seminars right in your neighborhood! Just register online or call the toll-free numbers below to schedule a meeting.*

* You can stop by the Excellus BCBS Resource Center at 1946 W. Ridge Rd., Rochester, NY 14626. Go to VisitExcellusBCBS.com/ Medicare for more information.

Fill out a paper application and mail it to us.

TO ENROLL OR FOR QUESTIONS CALL TOLL-FREE: 1-888-529-1386
TTY/TTD: 1-800-421-1220
Hours: 8:00 a.m.– 8:00 p.m., Monday–Friday. From October 1 – February 14, representatives are available seven days a week from 8:00 a.m. – 8:00 p.m. Over ExcellusBCBS.com.

**A sales person will be present with information and applications. For accommodation of persons with special needs at sales meetings call 1-800-659-1986 (TTY 1-800-421-1220.**