Excellus BlueCross BlueShield offers several Medicare Advantage and Supplement plans tailored to meet the needs of beneficiaries in Western New York. Below is a detailed breakdown of the key plans offered, highlighting their coverage, monthly premiums, medical benefits, drug purchase benefits, and additional perks.

Excellus Medicare Advantage Plans

Excellus provides a range of Medicare Advantage plans, including HMO and PPO options, to offer flexibility and comprehensive coverage for its members:

BlueClassic (PPO) Plan

- Plan Type: Medicare Advantage PPO

- Monthly Premium: Varies by county; some options may offer $0 premiums.

- Medical Services Covered:

- Includes primary care, specialist visits, and hospital care.

- No need for referrals to see a specialist.

- Access to an extensive network of in- and out-of-network providers.

- Prescription Drug Coverage: Part D prescription drug coverage with varying copayments based on the tier of the drug.

- Additional Benefits:

- Gym Membership: Access to SilverSneakers fitness programs.

- Vision, Hearing, and Dental Benefits: Routine exams and select services covered at no additional cost.

- Worldwide Emergency Care: Coverage for urgent and emergency medical needs outside the U.S.

BlueValue Secure (HMO) Plan

- Plan Type: Health Maintenance Organization (HMO)

- Monthly Premium: $0 premium plans available for eligible individuals.

- Medical Services Covered:

- Must select a Primary Care Physician (PCP).

- Requires referrals for specialist care.

- Comprehensive coverage for inpatient and outpatient services.

- Prescription Drug Coverage: Standard Part D coverage with low-cost generic options.

- Additional Benefits:

- $500 Flex Card: Annually for dental, hearing, or vision expenses.

- Fitness and Wellness Programs: Includes exercise classes, wellness coaching, and mental health support.

- Transportation Services: Available for medical appointments as part of select plans.

2. Medicare Supplement Plans

Excellus BlueCross BlueShield also offers Medicare Supplement plans, which help cover out-of-pocket costs not paid by Original Medicare, such as deductibles and copays. Some of the popular Supplement plans include:

Plan G+

- Monthly Premium: Varies depending on the selected coverage area and benefits.

- Coverage:

- Covers 100% of Medicare Part A deductible.

- No copays for doctor visits nationwide after meeting the Part B deductible.

- Covers inpatient hospital care, skilled nursing, and foreign travel emergency care.

- Not Covered: Medicare Part B deductible, routine hearing and vision services, preventive dental, and prescription drugs.

Plan N

- Monthly Premium: Slightly lower compared to Plan G.

- Coverage:

- Includes Part A deductible, skilled nursing, and foreign travel emergency care.

- Requires a $20 copay for doctor visits and $50 copay for emergency room visits.

- Not Covered: Medicare Part B deductible, prescription drugs, routine hearing and vision, and preventive dental.

Plan F and F+

- Monthly Premium: Higher due to comprehensive coverage.

- Coverage:

- Covers Medicare Part A and B deductibles, inpatient hospital care, emergency care, and foreign travel.

- F+ offers a high deductible ($2,800) but includes lower monthly premiums.

- Not Covered: Routine hearing and vision services, preventive dental, and prescription drugs【59†source】.

3. Dual Special Needs Plan (D-SNP)

Excellus also offers special Medicare Advantage plans designed for individuals eligible for both Medicare and Medicaid:

BlueValue Dual Plan (D-SNP)

- Plan Type: Dual-Eligible Special Needs Plan (D-SNP)

- Eligibility: Must be eligible for both Medicare and Medicaid.

- Monthly Premium: $0.

- Medical Services Covered:

- Combines Medicare and Medicaid benefits into one plan for comprehensive coverage.

- Includes primary, specialist, and hospital care.

- Prescription Drug Coverage: $0 copays for covered generic and brand-name drugs.

- Additional Benefits:

- Over-the-Counter (OTC) Allowance: Monthly benefit for OTC items, groceries, and household supplies.

- Care Coordination: Personalized care management for chronic conditions and complex healthcare needs.

4. Excellus BlueCross BlueShield Medicare Prescription Drug Plans (PDP)

For beneficiaries who do not want a full Medicare Advantage plan, Excellus offers stand-alone Prescription Drug Plans (PDP) to supplement Original Medicare:

Standard PDP

- Monthly Premium: Varies based on coverage level and selected plan.

- Drug Coverage: Comprehensive formulary with a wide range of generic and brand-name drugs.

- Cost-Sharing: Varies by tier; lower copays for preferred drugs and higher costs for specialty medications.

- Additional Features:

- Medication Therapy Management (MTM): Annual review of medications to ensure safety and optimize treatment outcomes.

- Coverage Gap (Donut Hole) Discounts: Discounts available for brand-name drugs in the coverage gap phase.

Choosing the Right Plan

When selecting an Excellus plan, it’s essential to consider your healthcare needs, budget, and provider preferences. Medicare Advantage plans like BlueClassic are ideal for those seeking comprehensive coverage with flexibility, while Supplement plans such as Plan G are suitable for those wanting to reduce out-of-pocket expenses. For dual-eligible individuals, D-SNP plans offer integrated care with $0 premiums and extensive benefits.

For more personalized recommendations and a detailed plan comparison, you can explore the Excellus BlueCross BlueShield [Medicare Plans](https://www.excellusbcbs.com) page or contact a dedicated sales advisor.