

Geneva City Schools Medicare Retiree Presentation

What is Original Medicare?

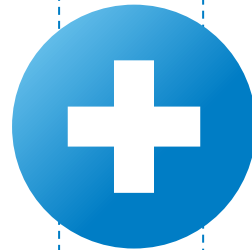
A federal health insurance program administered by the Centers for Medicare & Medicaid Services (CMS)

PART A



Hospital Coverage

- Helps cover inpatient hospital services
- Helps cover skilled nursing facility, hospice, and home health services



PART B



Medical Coverage

- Helps cover doctor appointments and outpatient care
- Helps cover some preventive services

What are the parts of Medicare?

Original Fee-for-Service Medicare

Part A – Hospital coverage

Part B – Medical coverage

2025 Part B Premium - \$185

Excellus BCBS Medicare Advantage Plans

Part C – Offered through private health insurance plans

Simply Prescriptions Drug Plans

Part D – Offered through private health insurance plans

The **Medicare Blue Choice HMO-POS** and **Medicare Blue PPO** plans are **Part C** and includes Part D of Medicare.

When am I eligible for Medicare?



Generally, you are eligible for Original Medicare if you are:

- You are 65 years or older, or
- You are under 65 with certain disabilities

AND

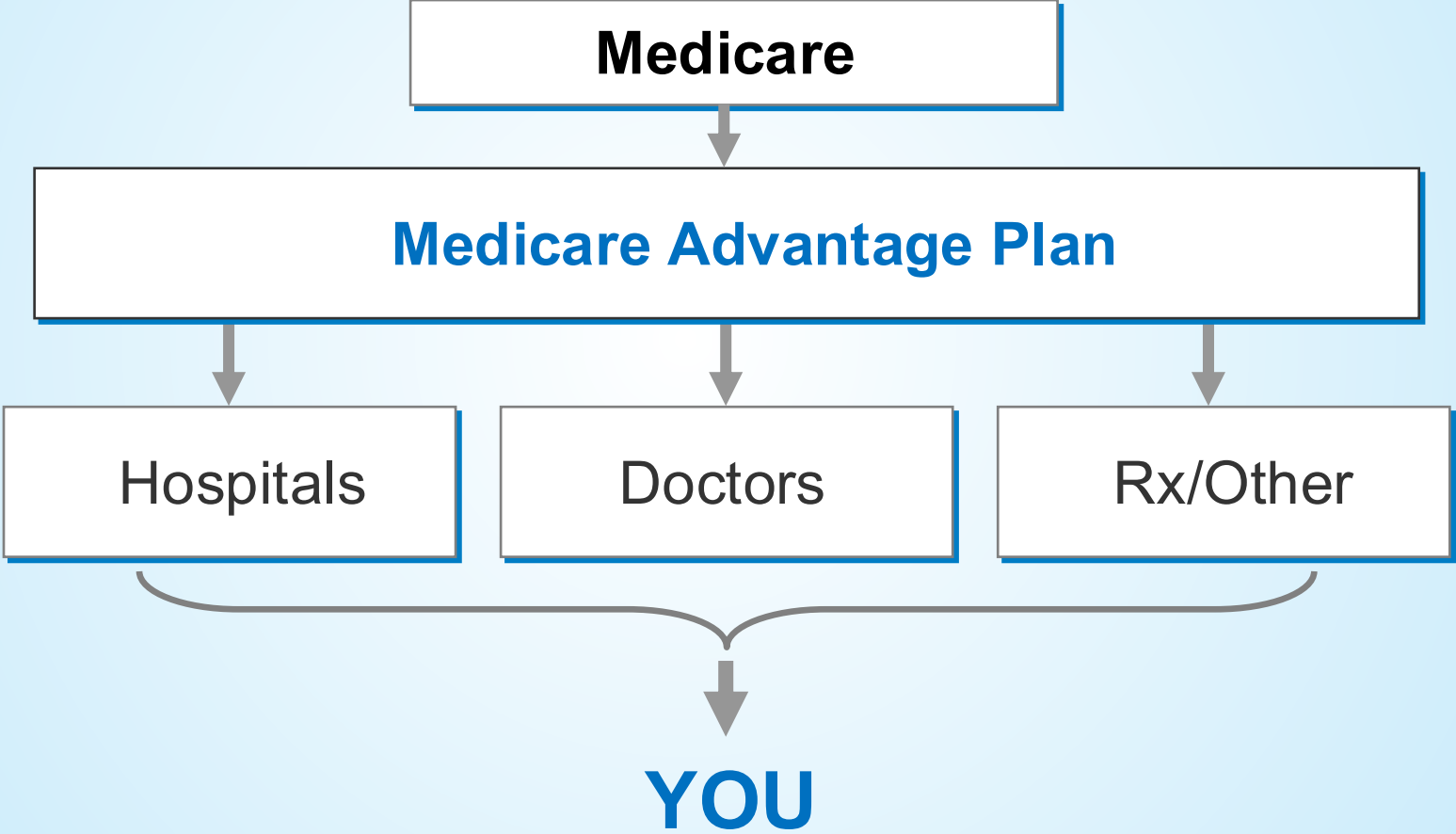
- You are a citizen or permanent resident of the United States
- You or your spouse have worked at least 10 years in a job where Medicare taxes were withheld from you or your spouse's pay

How do I apply for Medicare?



- Contact the Social Security Administration
 - Visit secure.ssa.gov
 - Call toll-free **1-800-772-1213**
- Enrollment is automatic if you are receiving Social Security benefits or are part of a Railroad Retirement plan

How Medicare Advantage Plans Work



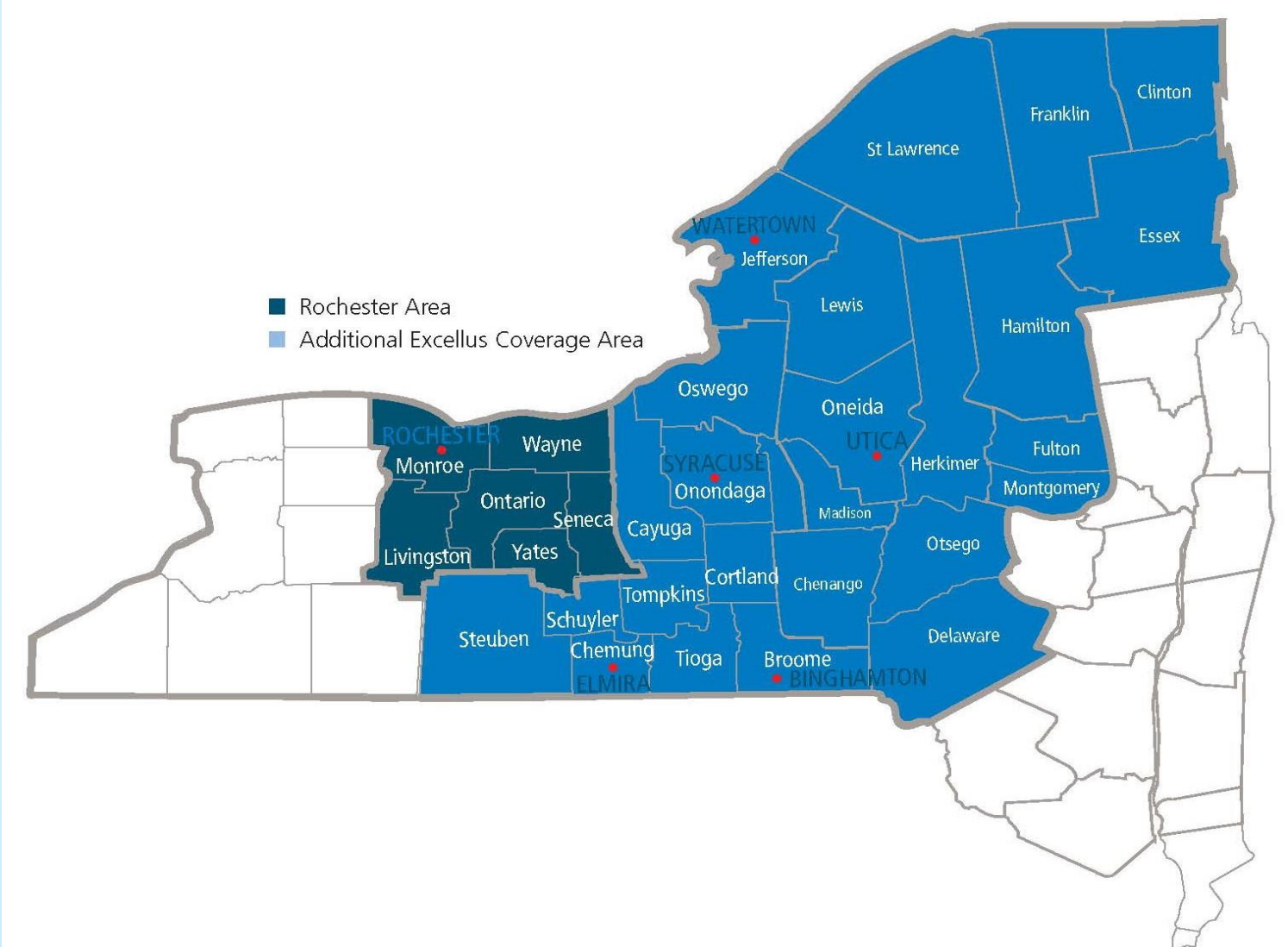
Medicare Blue Choice HMO-POS

Medicare Blue PPO Plans

Preventative Care

- | | |
|---------------------------------|----------------------------------|
| • Diagnostic tests/lab | Covered in full |
| • Routine Physical | Covered in full |
| • Immunizations | Covered in full |
| • Mammography | Covered in full |
| • PAP/Pelvic Exam | Covered in full |
| • Bone Density Screening | Covered in full |
| • Prostate Screening | Covered in full |
| • Routine Hearing Exam | \$0 – TruHearing Provider |
| • Preventive Dental | Included |

Medicare Blue Choice HMO-POS Service Area



Medicare Blue Choice HMO-POS \$15/\$15 \$5/\$15/\$30 Rx Coverage

- **Primary Care** **\$15**
- **Specialist** **\$15**
- **Urgent Care** **\$15 – Nationwide**
- **MRI, CAT, PET** **\$15**
- **X-Rays** **\$15**
- **Ambulatory Surgery** **\$50**
- **Ambulance** **\$65**
- **Chiropractic Care** **\$15**
- **Part B Drugs** **20% Coinsurance**

Medicare Blue Choice HMO-POS \$15/\$15 \$5/\$15/\$30 Rx Coverage

- **Emergency Room** \$65 - Worldwide
- **Inpatient Hospitalization** \$100 3 max / No Limit
- **Home Health Care** Covered in full
- **Cardiac Rehab** Covered in full
- **PT, OT, ST** \$15
- **Diabetic Supplies** \$5 (30-day supply)
- **Out of Pocket Max** \$3,400 (In-Network Medical)
- **Point of Service (POS)** 20% up to \$5,000 annually

Extras

- **Eyewear Allowance** \$100 annually
- **TruHearing Hearing Aids** \$499 or \$799 copay per aid

Medicare Blue Choice HMO-POS \$15/\$15 \$5/\$15/\$30 Rx Coverage

Initial Coverage:

- Tier 1** - \$5 for a 30-day supply
- Tier 2** - \$15 for a 30-day supply
- Tier 3** - \$30 for a 30-day supply

3x copay for a 90-day supply at any participating pharmacy or mail order pharmacy (Express Scripts and Wegmans).

Catastrophic Coverage (\$2,100 TrOOP):

Covered In Full - \$0 Member Responsibility

Medicare Blue Choice HMO-POS \$10/\$15 \$10/\$30/\$60 Rx Coverage

- **Primary Care** **\$10**
- **Specialist** **\$15**
- **Urgent Care** **\$15 – Nationwide**
- **MRI, CAT, PET** **\$15**
- **X-Rays** **\$15**
- **Ambulatory Surgery** **Covered in full**
- **Ambulance** **\$50**
- **Chiropractic Care** **\$10**
- **Part B Drugs** **20% Coinsurance**

Medicare Blue Choice HMO-POS \$10/\$15 \$10/\$30/\$60 Rx Coverage

- **Emergency Room** \$65 - Worldwide
- **Inpatient Hospitalization** Covered in full
- **Home Health Care** Covered in full
- **Cardiac Rehab** Covered in full
- **PT, OT, ST** \$15
- **Diabetic Supplies** \$5 (30-day supply)
- **Out of Pocket Max** \$3,400 (In-Network Medical)
- **Point of Service (POS)** 20% up to \$5,000 annually

Extras

- **Eyewear Allowance** \$100 annually
- **TruHearing Hearing Aids** \$499 or \$799 copay per aid

Medicare Blue Choice HMO-POS \$10/\$15 \$10/\$30/\$60 Rx Coverage

Initial Coverage:

- Tier 1** - \$10 for a 30-day supply
- Tier 2** - \$30 for a 30-day supply
- Tier 3** - \$60 for a 30-day supply

2x copay for a 90-day supply at any participating pharmacy or mail order pharmacy (Express Scripts and Wegmans).

Catastrophic Coverage **\$2,100 TrOOP:**

Covered In Full - \$0 Member Responsibility

Medicare Blue PPO \$15/\$15 \$5/\$15/\$30 Rx Coverage

- **Primary Care** **\$15**
- **Specialist** **\$15**
- **Urgent Care** **\$15 – Nationwide**
- **MRI, CAT, PET** **\$15**
- **X-Rays** **\$15**
- **Ambulatory Surgery** **\$50**
- **Ambulance** **\$65**
- **Chiropractic Care** **\$15**
- **Part B Drugs** **20% Coinsurance**

Medicare Blue PPO \$15/\$15 \$5/\$15/\$30 Rx Coverage

- **Emergency Room** **\$65 - Worldwide**
- **Inpatient Hospitalization** **\$250 3 max / No Limit**
- **Home Health Care** **Covered in full**
- **Cardiac Rehab** **Covered in full**
- **PT, OT, ST** **\$15**
- **Diabetic Supplies** **\$5 (30-day supply)**
- **Out of Pocket Max** **\$1,250 (In-Network Medical)**

Extras

- **Eyewear Allowance** **\$100 annually**
- **TruHearing Hearing Aids** **\$499 or \$799 copay per aid**

Medicare Blue PPO \$15/\$15 \$5/\$15/\$30 Rx Coverage

Initial Coverage:

- Tier 1** - \$5 for a 30-day supply
- Tier 2** - \$15 for a 30-day supply
- Tier 3** - \$30 for a 30-day supply

3x copay for a 90-day supply at any participating pharmacy or mail order pharmacy (Express Scripts and Wegmans).

Catastrophic Coverage (\$2,100 TrOOP):

Covered In Full - \$0 Member Responsibility

Medicare Blue PPO \$10/\$15 \$10/\$30/\$60 Rx Coverage

- **Primary Care** **\$10**
- **Specialist** **\$15**
- **Urgent Care** **\$15 – Nationwide**
- **MRI, CAT, PET** **\$15**
- **X-Rays** **\$15**
- **Ambulatory Surgery** **Covered in full**
- **Ambulance** **\$50**
- **Chiropractic Care** **\$10**
- **Part B Drugs** **20% Coinsurance**

Medicare Blue PPO \$10/\$15 \$10/\$30/\$60 Rx Coverage

- **Emergency Room** **\$65 - Worldwide**
- **Inpatient Hospitalization** **Covered in full**
- **Home Health Care** **Covered in full**
- **Cardiac Rehab** **Covered in full**
- **PT, OT, ST** **\$15**
- **Diabetic Supplies** **\$5 (30-day supply)**
- **Out of Pocket Max** **\$1,250 (In-Network Medical)**

Extras

- **Eyewear Allowance** **\$100 annually**
- **TruHearing Hearing Aids** **\$499 or \$799 copay per aid**

Medicare Blue PPO \$10/\$15 \$10/\$30/\$60 Rx Coverage

Initial Coverage:

- Tier 1** - \$10 for a 30-day supply
- Tier 2** - \$30 for a 30-day supply
- Tier 3** - \$60 for a 30-day supply

2x copay for a 90-day supply at any participating pharmacy or mail order pharmacy (Express Scripts and Wegmans).

Catastrophic Coverage (\$2,100 TrOOP):

Covered In Full - \$0 Member Responsibility



- **Membership at fitness facility**
 - \$0 annual fee
 - National network = 18,000+ facilities
- **Optional Home Fitness Program**
 - \$0 annual fee
- **Great Support**
 - Comprehensive website
 - Quarterly newsletter
 - Dedicated Customer Service

TruHearing – Hearing Aid Coverage



- **Dedicated Phone Number: 1-855-205-5519**
(Monday – Friday / 8 am – 9 pm)
- **TruHearing Advanced**
\$499 copayment per aid
(32 channels / 6 programs / 8 styles)
Retail Cost: \$2,720
- **TruHearing Premium**
\$799 copayment per aid
(48 channels / 6 programs / 11 styles)
Retail Cost: \$3,250
- Comprehensive hearing exam (\$0 copay) with 1-year of follow up visits / 60-day trial / 80 batteries per hearing aid

Mom's Meals

FOOD TO FUEL RECOVERY



Get Meals Delivered to Your Door Through Mom's Meals.™



Common medical procedures can take a lot out of you, especially in the days and weeks of recovery that follow. Supporting your body's dietary needs is critical to getting back on the road to wellbeing – but we know that is often easier said than done.

We would like to help support your recovery process by providing delivery of healthy and balanced meals through our vendor, **Mom's Meals** – a national provider of fully prepared meal delivery.

About your Mom's Meals benefit:

- Members can receive up to 2 home delivered meals per day for 7 days following an observation, inpatient acute or skilled nursing facility stay.
- Meals can be received up to 30 days after discharge.
- Program menus offer meal options that taste great and can be tailored to meet your nutritional needs, such as lower sodium, diabetes-friendly, and heart-friendly diets.
- There is no cost to you and no limit on the number of times the benefit can be used during the calendar year; it is included in your plan.

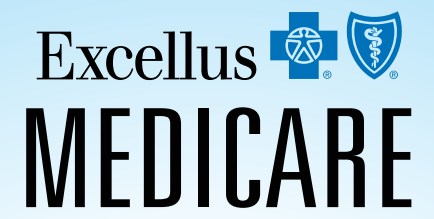
- Excellus offers a meal delivery service through Mom's Meals for Medicare Advantage members who meet certain criteria.
- Those who have had an observation, inpatient admission or skilled nursing facility stay are eligible.
- Meals can be received up to 30 days after being discharged.

To request your delivery of meals, contact our Care Management team within 30 days of discharge by calling 1-800-860-2619 (TDD/TTY: 711). Representatives are available Monday through Friday, 8:30 a.m. - 4:30 p.m.



Changes & Reminders For 2026

- **Silver&Fit replaced FitOn on September 1, 2025**
- **\$2,100 Rx TrOOP in 2026**
- **Excellus BCBS Dedicated Customer Care**
1-800-872-4570
- **Social Security Administration**
1-800-772-1213
secure.ssa.gov



Thank You

