

November, 2020

Dear Excellus BlueCross BlueShield Member:

Excellus BCBS is honored to offer coverage to New York State employees and retirees. As you consider your 2021 health care options, we want you to know that we value you as a member.

Each year Excellus BCBS challenges itself to find new ways to make certain that our members continue to have affordable, high quality health care. We are pleased to provide you with information regarding the **Medicare Blue Choice Plan** for Retirees **eligible for Medicare Part A and enrolled in Part B**, effective January 1, 2021.

Your **Medicare Blue Choice** benefits will continue to offer cost-saving enhancements and innovative programs such as:

- \$5 primary care visit, \$20 specialist visit.
- Inpatient hospitalization and lab services covered in full.
- Over 3,200 doctors and specialists to choose from with 100% local hospital participation.
- Fully covered mammograms, immunizations, prostate cancer screening, bone mass and pelvic exams.
- Routine eyewear allowance of \$120 annually.
- You pay 50 percent of the cost for up to 20 acupuncture visits for low back pain
- Travel benefit for routine care out of area.
- Worldwide emergency and urgent care coverage.
- Access to our 24-hour Nurse Hotline and a Personal Health Coach

You can also take advantage of our **Silver&Fit**[®] exercise and healthy aging program administered by American Specialty Health Fitness, Inc. an independent company, on behalf of Excellus BCBS, which is designed to help you get in shape and stay healthy. You can join a participating fitness club or exercise center; or receive \$150 to access non-contracted fitness facilities. For members who choose to exercise at home or are unable to participate in a fitness facility, there is the Silver&Fit[®] Home Fitness Program.

When you or your covered dependents become eligible for Primary Medicare coverage, you or your covered dependents must be enrolled in Medicare Part A and Part B to be eligible to enroll in Medicare Blue Choice for 2021, or you can refer to your NYSHIP 2021 CHOICES guide or contact the New York State Employee Benefits Division for additional health care options. All covered services, as those listed above must be obtained through a Medicare Blue Choice participating provider with the exception of emergency or urgently needed services.

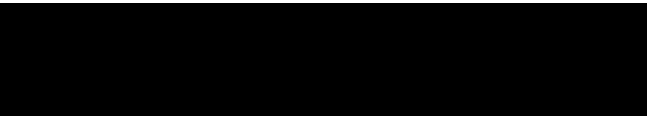
Your eligibility guidelines may be different from those guidelines listed in the contract. Please refer to your NYSHIP General Information Book for these guidelines or visit the New York State Department of Civil Service's Web site at www.cs.state.ny.us.

The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments, and restrictions may apply. Benefits, provider network and/or co-payments/co-insurance may change on January 1 of each year.

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

We welcome you to contact us with any questions you may have regarding your 2021 benefits. For more information call 1-877-883-9577 (TTY/TDD 1-800-662-1220), Monday through Friday, 8 a.m. to 8 p.m. If you are calling between October 1 and March 31, representatives are available seven days a week from 8 a.m. to 8 p.m.

Sincerely,



Nicholas Carbone
Account Manager, National Accounts

Enclosures

The Silver&Fit Healthy Aging and Exercise Program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). ASH is an independent company that offers these services on behalf of Excellus BCBS. All programs and services are not available in all areas. Silver&Fit is a federally registered trademark of ASH.