



Understanding your 2027 coverage options

New Medicare plans, same commitment to your care

If you're currently enrolled in an Excellus BlueCross BlueShield Preferred Provider Organization (PPO, which offers in- and out-of-network coverage) plan for 2026, you'll have new plan options available for 2027. While the plan offerings are changing to Health Maintenance Organization (HMO, focused on in-network care) and Health Maintenance Organization-Point of Service (HMO-POS, in-network care with out-of-network coverage up to a certain dollar amount) plans, **many members can continue receiving care from the same local providers they use today.**

The things that matter most are staying the same

- Access to our strong local provider network across 31 counties
- Ability to continue seeing the same in-network doctors and specialists locally
- Comprehensive Medicare Advantage coverage
- U.S. and worldwide urgent and emergency care coverage
- Telehealth options that make it easy to get care, no matter where you are

Keeping the doctors you know and trust

Our 2027 HMO and HMO-POS plans use Excellus BCBS' local network of doctors, specialists, and hospitals across our 31-county service area indicated on the map.

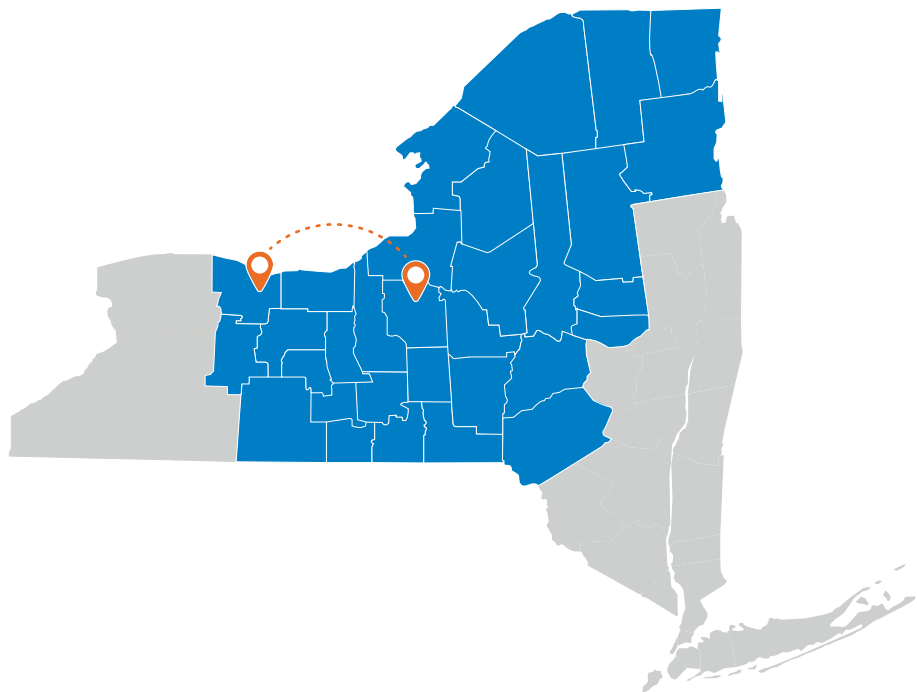
If you already see participating providers in any of the counties shown here, you can expect a familiar care experience and will continue to pay the in-network cost shares associated with your new plan.

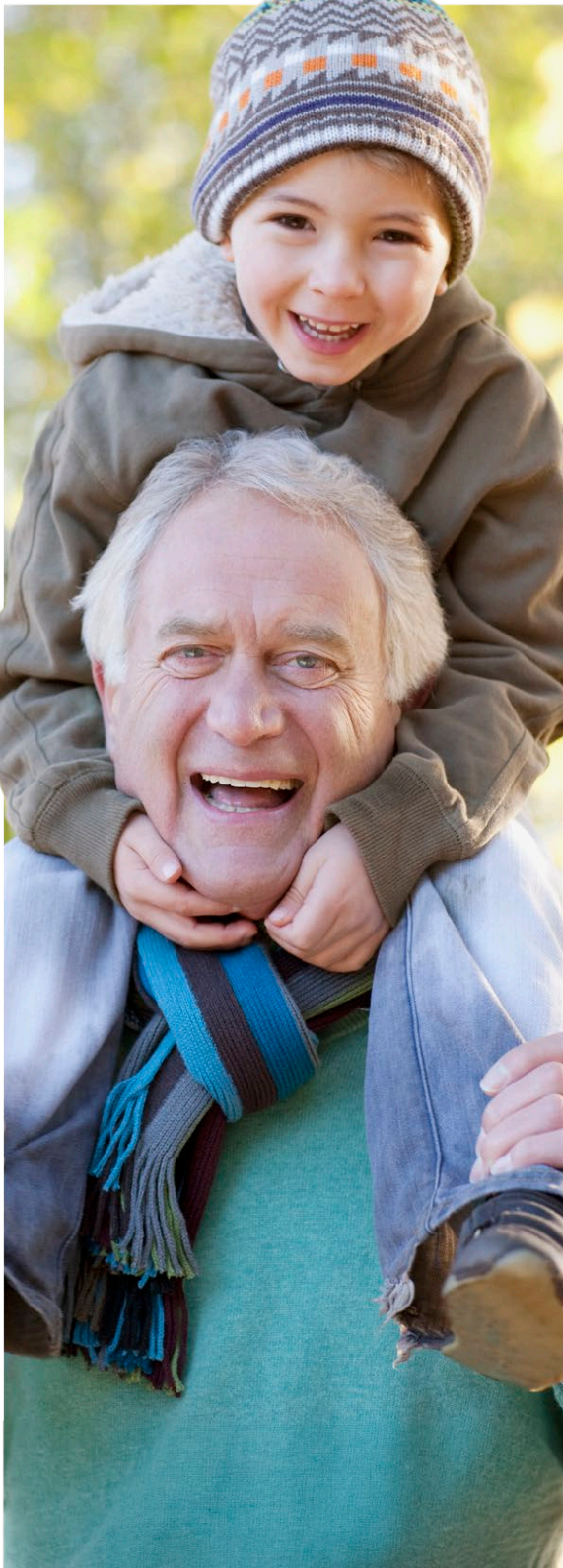
For example, a member who lives in Syracuse can see a participating provider in Rochester while remaining in-network.

Most of our members already receive care from providers that participate in this network.

In fact, throughout 2025, more than 95% of all Medicare Advantage medical claims* were made with providers that were part of our local Excellus BCBS network.

To check if your provider is in our HMO network, visit ExcellusBCBS.com/FindaDoctor.





Offering a familiar care experience

An HMO plan is designed to help coordinate your care while keeping it simple and convenient. With HMO plans from Excellus BCBS:

- You continue to have access to our robust local network of doctors and hospitals
- A primary care physician (PCP) helps coordinate all of your care
- No referrals are required for covered services
- Costs and out-of-pocket expenses are predictable and easy to manage

Covered at home and when you travel

With our 2027 plans, you'll continue to have peace of mind when you're away from home. All of our HMO and HMO-POS plans offer:

- U.S. and worldwide urgent and emergency care coverage
- Access to care through telehealth, no matter where you are

Need more flexibility? Our HMO-POS plans also offer coverage for out-of-network services, up to a certain dollar amount each year, providing added flexibility for your care when needed.

We're here to help

Our team is here to support you every step of the way. We'll help you:

- Confirm your doctors are in-network
- Compare plan options
- Understand your benefits
- Enroll with confidence

You don't have to navigate this transition alone. If you work with a broker, contact them for helpful guidance. You can also reach out to Excellus BCBS directly for questions or help enrolling:



Call 1-888-215-1823 (TTY 711) October 1 through March 31:

8 a.m. to 8 p.m., seven days a week; April 1 through September 30: 8 a.m. to 8 p.m., Monday - Friday

or visit ExcellusBCBS.com/MeetWithUs

*Data analyzed includes all Excellus BCBS individual Medicare Advantage medical claims with a service date of 1/1/2025 – 12/31/2025. Excludes urgent and emergency care claims, ambulance claims, and telehealth claims, as those are covered as in-network.

Excellus BlueCross BlueShield is a nonprofit independent licensee of the Blue Cross Blue Shield Association. Excellus BCBS is an HMO plan with a Medicare contract. Enrollment in Excellus BCBS depends on contract renewal.