Medicare Blue PPO Copay Plan
Prepared for Genesee Area Healthcare Plan
Effective: 07/01/2025

Plan Feature Highlights	Medicare Blue PPO Copay Plan	
Type of Care/Plan Benefits	**In-Network**	**Out-of-Network**
Annual deductible	None	$650
Annual out-of-pocket maximum (medical services only, does not include prescription drugs)	$6,700 in network	$10,000 combined in network and out-of-network annual out-of-pocket maximum
Out-of-network benefits	N/A	Benefits are available, but additional costs may apply
Lifetime maximum	None	
Physician office services		
Office visit copay (PCP)	$25 copay	$30 copay
Office visit copay (Specialist)	$45 copay	$50 copay
Chiropractor office visit (manual manipulation to correct subluxation)	$20 copay	$30 copay
Podiatrist office visit (for medically necessary foot care)	$45 copay	$50 copay
Allergy tests/injections	$25 copay if performed in PCP office, $45 copay if performed in a specialist office	$30 copay if performed in PCP office, $50 copay if performed in specialist office
Lifestyle and wellness benefits		
Ways to help you and your family live healthier every day	FitOn® is an Exercise Program that offers the following at no cost ($0 copayment): - Membership in a participating fitness facility - Access to online digital fitness classes - Home fitness accessories and equipment - Access to nonparticipating fitness facilities if needed. Blue365: Exclusive discounts on health-related products and services	
Preventive health care services (office visit copay may apply)		
Annual wellness exam	Covered in full, limited to one per year	$30 copay, limited to one per year
Immunizations (flu, pneumonia, COVID, Hepatitis B, and other vaccines if patient is at risk)	Covered in full flu, COVID, pneumonia and Hepatitis B. All other vaccines 20% coinsurance	Covered in full for Flu, COVID and pneumonia. Hepatitis B and other vaccines 40% coinsurance, subject to the deductible

This is not a contract. It is intended to highlight the coverage of this plan. Benefits are determined by the terms of the Evidence of Coverage (contract). All benefits are subject to medical necessity.

Plan Feature Highlights	Medicare Blue PPO Copay Plan	
Type of Care/Plan Benefits	**In-Network**	**Out-of-Network**
Preventive mammography	Covered in full for preventive mammography, limited to one per year	40% coinsurance, subject to the deductible, limited to one per year
Pap smear/pelvic exam	Covered in full, limited to one every 24 months, if high risk covered once every 12 months	40% coinsurance, subject to the deductible, limited to one every 24 months, if high risk covered once every 12 months
Routine GYN exam	Covered in full, limited to one every 24 months, if high risk covered once every 12 months	$30 copay, limited to one every 24 months, if high risk covered once every 12 months
Prostate cancer screening	Covered in full, limited to one per year	40% coinsurance, subject to the deductible, limited to one per year
Bone density screening	Covered in full, limited to one every 24 months	40% coinsurance, subject to the deductible, limited to one every 24 months
Colorectal screening	Covered in full for preventive colonoscopies, limited to one every 24 months	40% coinsurance, subject to the deductible, limited to one every 24 months
Smoking cessation	Covered in full	$30 copay
Routine hearing exam	$0 copay, limited to one exam per year. Must use a TruHearing Provider.	Not covered
Hearing Aid(s)	$499 Copay for Advanced Hearing Aids or $799 Copay for Premium Hearing Aids. Limit of 2 per year. Must use a TruHearing Provider. TruHearing Copays are not included in the Out of Pocket Maximum.	Not covered
Routine vision exam	$45 copay per visit, limited to one exam per year	$50 copay, limited to one exam per year
Eyewear allowance	$100 allowance available once every calendar year.	
Inpatient hospital benefits		
Hospital benefits	$700 copay per admission for unlimited days (maximum 3 copays per year)	40% coinsurance, subject to the deductible per admission, unlimited days
In-Hospital Physician Visits	Covered in full	40% coinsurance, subject to the deductible

This is not a contract. It is intended to highlight the coverage of this plan. Benefits are determined by the terms of the Evidence of Coverage (contract). All benefits are subject to medical necessity.

Plan Feature Highlights	Medicare Blue PPO Copay Plan	
Type of Care/Plan Benefits	**In-Network**	**Out-of-Network**
Anesthesia	Covered in full	40% coinsurance, subject to the deductible
Inpatient chemical dependence	$700 copay per admission (maximum 3 copays per year)	40% coinsurance, subject to the deductible per admission
Inpatient mental health care	$700 copay per admission (maximum 3 copays per year)	40% coinsurance, subject to the deductible per admission
Skilled nursing facility		
Skilled nursing facility (3 day inpatient stay is not required)	$0 copay per day, days 1-20. $214 copay per day, days 21-100. Not covered, days 101 and beyond	50% coinsurance, subject to the deductible, days 1-100. Not covered, days 101 and beyond
Emergency care		
Emergency room care (covered worldwide)	$65 copay per visit; unless admitted within 23 hours	$65 copay per visit; unless admitted within 23 hours
Urgent care (covered worldwide)	$45 copay	$45 copay
Ambulance	$65 copay	$65 copay
Outpatient benefits		
Surgical care	$150 copay	40% coinsurance, subject to the deductible
Ambulatory surgical center	$150 copay	40% coinsurance, subject to the deductible
Hospital Observation Stay	$150 copay	40% coinsurance, subject to the deductible
Office surgery	$25 copay if performed in PCP office, $45 copay if performed in specialist office	$30 copay if performed in PCP office, $50 copay if performed in specialist office
Diagnostic tests and laboratory services	Covered in full	40% coinsurance, subject to the deductible
X-rays (film) and radiation therapy	$45 copay	40% coinsurance, subject to the deductible
Advanced Diagnostic Imaging (MRI, MRA, CT, PET, etc)	$150 copay	40% coinsurance, subject to the deductible
Chemotherapy (office visit)	$45 copay; Additional cost share may apply for Medicare Part B drugs	40% coinsurance, subject to the deductible
Outpatient mental health care	20% coinsurance, unlimited visits	40% coinsurance, subject to the deductible
Partial hospitalization	20% coinsurance, unlimited visits	40% coinsurance, subject to the deductible
Outpatient chemical dependence care	20% coinsurance, unlimited visits	40% coinsurance, subject to the deductible
Other services		

This is not a contract. It is intended to highlight the coverage of this plan. Benefits are determined by the terms of the Evidence of Coverage (contract). All benefits are subject to medical necessity.

Plan Feature Highlights	Medicare Blue PPO Copay Plan	
Type of Care/Plan Benefits	**In-Network**	**Out-of-Network**
Rehabilitative therapy (physical, occupational and speech)	$40 copay	$50 copay
Cardiac rehabilitation	Covered in full	$50 copay
MDLIVE Telehealth	MDLive Provider: $25 copay Behavioral Health Provider:$45 copay	Not Covered
Telehealth	Covered – follows base benefit	Covered – follows out-of-network base benefit
Acupuncture	50% coinsurance, up to 20 visits per year for chronic lower back pain and 10 additional visits for any other diagnosis	50% coinsurance, up to 20 visits per year for chronic lower back pain and 10 additional visits for any other diagnosis
Medicare Part B drugs including chemotherapy drugs	20% coinsurance	40% coinsurance, subject to the deductible
Diabetic education	Covered in full	$30 copay
Diabetic supplies	Meters and test strips: $5 copay per 30 day supply, from a preferred manufacturer	40% coinsurance, subject to the deductible
Insulin used in a traditional insulin pump	$35 copayment	$35 copayment
Durable medical equipment	20% coinsurance	40% coinsurance, subject to the deductible
Prosthetic devices	20% coinsurance	40% coinsurance, subject to the deductible
Home care	Covered in full	40% coinsurance, subject to the deductible
Hospice	Covered by Original Medicare	Covered by Original Medicare
Kidney dialysis	Covered in full	Covered in full

This is not a contract. It is intended to highlight the coverage of this plan. Benefits are determined by the terms of the Evidence of Coverage (contract). All benefits are subject to medical necessity.

Plan Feature Highlights	Medicare Blue PPO Copay Plan	
Type of Care/Plan Benefits	**In-Network**	**Out-of-Network**
Prescription drugs		
Prescription drug coverage	Prior Authorization and Step Therapy apply. Quantity Limits Apply. Deductible: $0 Initial Coverage: 30 day supply: $10/$45/$90 90 day supply: Subject to 3 times the copay Annual Out-Of-Pocket costs will be capped at $2,000 for Medicare Part D Drugs. Catastrophic Coverage: The member pays $0 copays for all Medicare Part D Drugs once the $2,000 Annual Out-Of-Pocket is reached.	Covered at in-network cost sharing in emergency situations only.

This is not a contract. It is intended to highlight the coverage of this plan. Benefits are determined by the terms of the Evidence of Coverage (contract). All benefits are subject to medical necessity.

Excellus

Quote Prepared for: Genesee Area Healthcare Plan

Medicare Blue PPO Copay Plan	
Quote Effective: 07/01/2025	Rating Region: Rochester
Plan Cycle: Calendar Year	Rate Type: Large Group

Plan Feature Highlights	**Medicare Blue PPO Copay Plan**	
Type of Care/Plan Benefits	**In-Network**	**Out-of-Network**
Office visit copay (PCP)	$25 copay	$30 copay
Office visit copay (Specialist)	$45 copay	$50 copay
Hospital benefits	$700 copay per admission for unlimited days (maximum 3 copays per year)	40% coinsurance, subject to the deductible per admission, unlimited days
Emergency room care	$65 copay per visit unless admitted within 23 hours. Covered worldwide.	
Urgent care	$45 copay In-Network. Covered worldwide.	
Out-of-network benefits	Benefits are available, but additional costs may apply	
Prescription drugs	$10/$45/$90 Subject to 3 times the copay for a 90 day supply	Covered at in-network cost sharing in emergency situations only.
Eyewear allowance	$100 eyewear allowance available once every calendar year	
Annual deductible	None	$650
Annual out-of-pocket maximum (medical services only)	$6,700 in network	$10,000 combined in-network and out-of-network annual out-of-pocket maximum
Lifestyle and wellness benefits	FitOn® fitness program, Blue365: Exclusive discounts on health-related products and services	