

Confidence | Security | Coverage

# 2025 Medicare Supplement Plans



## Rochester

Excellus Health Plan, Inc.  
A nonprofit independent licensee of the  
Blue Cross Blue Shield Association  
1/2025 BRO-ROCH  
BRO-MS-EX

Excellus   
**MEDICARE**

## Choice of plans

Medicare Supplement (“Medigap”) Plans are a great way to add to the coverage you get with Original Medicare. Medicare Part A covers most hospital expenses and Medicare Part B covers some medical expenses, but you’re left paying for the rest of the costs yourself.

A Medicare Supplement Plan will cover many of the out-of-pocket expenses or “gaps” that are left, giving you the peace-of-mind that comes with knowing most of your health costs are taken care of.

## With Medicare Supplement Plans you get...



Coverage for costs that Original Medicare doesn’t cover.



The freedom and convenience of having coverage anywhere in the United States.



The choice to see any doctor that accepts Medicare, so you can choose the doctor you’re comfortable with.



No referrals



Benefits that don’t change from year-to-year<sup>†</sup>

**Original Medicare** pays 80% of Medicare - covered costs.

**Medicare Supplement** pays most of the remaining Medicare - covered costs.\*

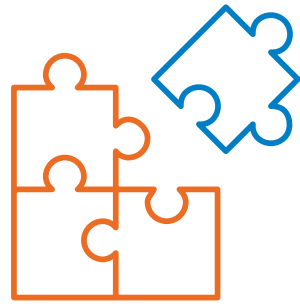


### A Medicare Supplement Plan from Excellus BlueCross BlueShield may be right for you.

On the next page, you’ll see some of the benefits included with our Medicare Supplement Plan D, Plan G, Plan G+ and Plan N compared to Original Medicare. If these plans are not quite right for you, we also offer additional Medicare Supplement Plans that may be a better fit.

<sup>†</sup> Monthly Premium and Original Medicare deductible amounts may change from year-to-year.

\*Depending on the plan you pick there may be deductibles, and copayments for some services. Some plans cover deductibles and provide emergency coverage when traveling in foreign countries.



# Find a plan that's right for you.

These are some of the 2025 Medicare Supplement Plans we offer




	In 2025, if you just have Original Medicare you will pay	With Plan D you will pay	With Plan G you will pay	With High Deductible Plan G+ you will pay***	With Plan N you will pay
<b>Part A deductible</b>	\$1,676	\$0	\$0	\$0	\$0
<b>Part B deductible</b>	\$257	\$257	\$257	\$257	\$257
<b>Part B excess charge**</b>	100%	100%	\$0	\$0	100%
<b>Inpatient hospital care (per benefit period)</b>	Days 1 - 60: \$1,676 deductible Days 61-90: \$419 per day Days 91 and after: \$838 per day	\$0	\$0	\$0	\$0
<b>Doctor office visits (primary care and specialists)</b>	20%*	\$0*	\$0*	\$0*	No more than \$20 for each covered health care provider office visit*
<b>Skilled nursing facility care (per benefit period)</b>	Days 1-20: \$0 per day Days 21 -100: \$209.50 per day	\$0	\$0	\$0	\$0
<b>Clinical laboratory services</b>	100%	\$0	\$0	\$0	\$0
<b>Durable medical Equipment</b>	20% of cost of remaining Medicare-approved amount, after your Part B Deductible is met	\$0*	\$0*	\$0*	\$0*
<b>Emergency care</b>	20%*	\$0*	\$0*	\$0*	No more than \$50 for each covered emergency room visit*
<b>Foreign travel emergency care</b>	All costs	\$250 deductible. 20% of remaining costs, and any amount over the lifetime maximum of \$50,000	\$250 deductible. 20% of remaining costs, and any amount over the lifetime maximum of \$50,000	\$250 deductible. 20% of remaining costs, and any amount over the lifetime maximum of \$50,000	\$250 deductible. 20% of remaining costs, and any amount over the lifetime maximum of \$50,000
<b>Monthly premium</b>	<b>Medicare Part B premium†</b>	<b>\$426.92†</b>	<b>\$428.99†</b>	<b>\$75.42†</b>	<b>\$457.15†</b>

\* After you pay your annual Part B Deductible. † You pay your monthly Medicare Part B Premium which is determined by Medicare, in addition to the Medicare Supplement Plan monthly premium.  
 \*\* The difference between a healthcare provider's actual charge and Medicare's approved amount for payment.  
 \*\*\* High Deductible Plan G+ members must meet a \$2,870 deductible before benefits apply.

# How do Excellus BlueCross BlueShield Medicare Supplement plans work?

Excellus BlueCross BlueShield offers several Medicare Supplement Plans with different benefit options so you can find the one that works best for you. You get the security of knowing “out-of-pocket” costs for Medicare -covered services will be limited.

For example:




**With Original Medicare only:**

Original Medicare pays **80%** of the cost

You pay **20%** of the cost\*

\*In addition to your annual Part B deductible.



**With Medicare Supplement Plan D:**

Original Medicare pays **80%** of the cost

You pay **0%** of the cost\*

Plan D pays the remaining cost

\*After you pay your annual Part B deductible.



The benefits stay the same from year to year. There may be changes to the monthly premium and Original Medicare deductible amounts each year.

## Plus, you'll get

**The strength of Excellus BlueCross BlueShield.** We've been serving your area for over 85 years and our team of knowledgeable professionals are here to help you and answer any questions you may have.

**Our Blue365 Program.** This gives you exclusive discounts from top health and wellness companies to keep you healthy and happy.



## Can I continue seeing my doctor?

You can see any provider that participates with Medicare and you never need permission from one doctor to see another doctor. There's no need to get referrals. When you use your health benefits, just show the provider your red, white and blue Original Medicare Card and your Excellus BlueCross BlueShield Medicare Supplement Plan Card.

## Is there anything Medicare Supplement does not cover?

Medicare Supplement Plans do not provide coverage for Part D prescription drugs, routine vision services, routine hearing services, preventive dental services, long-term care, private duty nurses, and skilled nursing facility days after the days covered by Medicare Part A.

## When can I enroll in a Medicare Supplement plan?

You can enroll in a Medicare Supplement plan when you become eligible for Medicare, such as when you turn 65. You must already have Medicare Part A and Part B from Original Medicare before you can enroll. Once you have Original Medicare, you can sign-up for a Medicare Supplement plan at any time. If you are currently in a Medicare Advantage plan, you will only be able to change to a Medicare Supplement plan at certain times of the year. Call us for more information.

**Have questions? We're always here to help. Talk to your local Medicare expert to find the plan that best fits your needs.**

## Call

**1-800-659-1986, TTY 711**

8 a.m. to 8 p.m., Monday through Friday

## Click

**[ExcellusMedicare.com/MedSupp](https://ExcellusMedicare.com/MedSupp)**

## Scan

**QR code**



## Meet with us

### Mobile Office Hours

Our Medicare Consultants have appointments available year-round in locations throughout the community. Reserve a FREE appointment, and we'll help you understand your options.

### 1-on-1 Consultation

Our Medicare Consultants are available for a FREE personalized consultation at a time and place that's most convenient for you.



Excellus BlueCross BlueShield is not connected with or endorsed by the State of New York, the Federal Government or the Federal Medicare program.

The purpose of this brochure is the solicitation of insurance. The policies featured here (EXC-83, EXC-100, EXC-101, EXC-104) meet the minimum standards for MEDICARE SUPPLEMENT INSURANCE as defined by the New York State Department of Financial Services. The expected benefit ratio for these policies is 80.6%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with these policies.

**IMPORTANT NOTICE - A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM THIS INSURER.**

Excellus BlueCross BlueShield complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-659-1986 (TTY 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-659-1986 (TTY 711)。