



What you need to know in 2027

Take a look at what's in store for 2027¹ and rediscover the great programs and services already available.



Wellbeing and incentive programs

Excellus BlueCross BlueShield offers members access to a wide range of reward and incentive programs, with savings on fitness, weight loss, travel, and more.

Build healthy habits and earn rewards with ThriveWellSM

ThriveWell is a digital home base designed to engage teams in their health journey. Supported by Personify Health, it empowers employees to make small everyday changes, build healthy habits, have fun with friends, and enjoy the lifelong rewards of improved overall wellbeing.



Care management

Personalized care management is at the core of our approach, building meaningful employee connections while supporting physical and emotional wellbeing through flexible, individualized programs.

New! Woman and family health support through Ovia Health² by Labcorp

Ovia Health is a comprehensive solution that supports women and families through every stage of life—from fertility and pregnancy to postpartum, parenting, and menopause. With personalized guidance, digital tools, and 1:1 access to specialists and/or licensed health care professionals, Ovia Health connects members to the care and support they need for better health outcomes and greater confidence throughout their journey. Ovia Health is embedded in all Small Group plans.

Connect with a personalized Care Manager with Wellframe[®]

Wellframe provides employees with personalized, on demand care management through an easy to use mobile app. Members have direct access to a dedicated care manager, nurses, dietitians, all in one place. With personalized care plans, secure messaging, progress tracking, and proactive tips and reminders, Wellframe helps employees stay engaged, supported, and on track with their health goals.

Mental and behavioral health care made affordable

We're committed to reducing costs and access barriers for our members. Outpatient mental and behavioral health services, including Substance-Related and Addictive Disorder support, are covered in full for most plans, subject to deductible where applicable. This benefit applies to all Non-Standard plans.

To learn more about 2027 Open Enrollment, contact your sales consultant.





Pharmacy programs

We offer proven programs that make medications more affordable, support proper use, member health and deliver the lowest net cost.

New! Updating our preventive drug list for smarter, more sustainable coverage

Effective January 1, 2027 Excellus BCBS will update the preventive drug list to better align coverage on high value, clinically appropriate preventive medications. As part of this update, select non preferred drugs, multi source brands, and high cost generics will no longer be included on the preventive drug list. These changes are designed to support more sustainable pharmacy costs while maintaining access to effective preventive care. This change applies to all groups regardless of renewal date.

New! Pharmacy Concierge

A high-touch program designed to control costs by optimizing medication use. Pharmacy Concierge leverages a dedicated, in-house team of pharmacists who proactively review pharmacy claims to identify savings opportunities across the population.

This team works directly with prescribing physicians to recommend lower-cost, clinically appropriate alternatives—ensuring members receive effective treatment at the best possible value.

Our comprehensive approach delivers measurable savings. The Pharmacy Concierge team evaluates a wide range of optimization opportunities, including:

- Multi-source brands
- Dose efficiency
- Channel optimization
- High-cost generics
- Dosage form optimization
- Specialty medications

New! Sempre Health

A smarter way for group plans to boost adherence and reduce costs for members managing chronic conditions. Sempre Health is an SMS-based program that helps eligible members save on prescriptions while improving medication adherence.

Enrollment is easy. Once signed up, members unlock copay discounts at their regular pharmacy by refilling their medications on time. With text reminders and increasing incentives, members are rewarded for staying adherent and keeping their refills on schedule.



Integrated benefits and services

Our partner, Lifetime Benefit Solutions³ (LBS), a company that offers administrative services, is a national leader in workplace management solutions, providing tools and support that help groups remain compliant while improving efficiency and financial performance.

Health Savings Accounts (HSAs)

HSAs help employers keep health coverage affordable by offering a tax advantaged way for employees to save for current and future health care expenses, with no “use it or lose it” requirement. Through LBS, employers and employees can manage HSAs—along with eligible FSAs and HRAs—on a single, integrated platform. LBS delivers simple administration, flexible contributions, and 24/7 access to account funds through an online portal or debit card.



Virtual care and digital resources

Our suite of digital tools and other resources gives members instant access to benefits, tools, and member-only resources.

New! Deductible removed for telemedicine

Members enrolled in a deductible plan can now access telemedicine 24/7 before meeting their deductible, improving access to timely, personalized care that is more convenient and affordable.

Members can take advantage of a broad range of telemedicine services, with the ability to connect to board-certified providers by phone or video—often within minutes.

Vori Health: virtual musculoskeletal care

- **Personalized care for back, neck, and joint pain (\$0 before deductible)** Virtual access to board-certified physical therapists and specialists who provide an individualized treatment plan, along with ongoing support to help reduce pain, restore movement and avoid unnecessary tests or procedures.

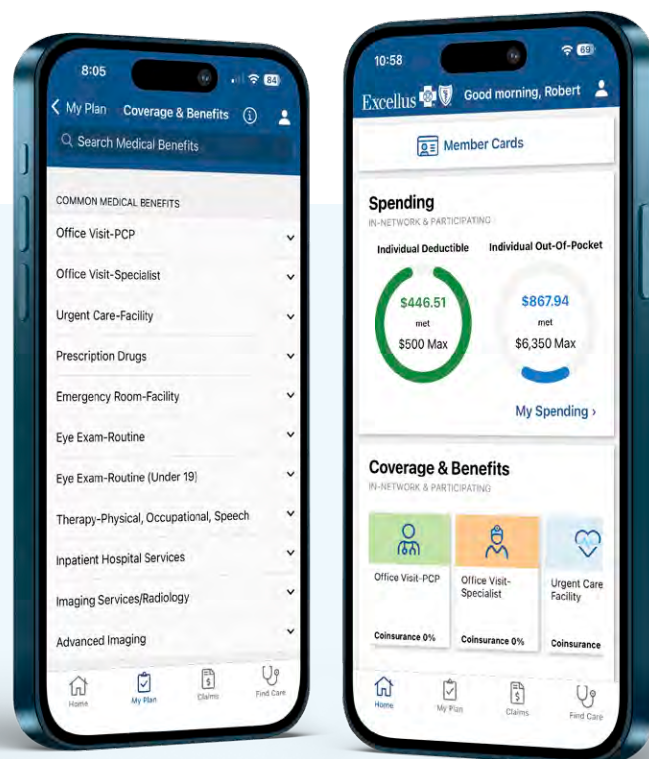
MD Live® virtual care: medical and behavioral health

- **Urgent care (\$0 before deductible)** Care for common conditions like colds, flu, sinus infections, cough, allergies and more.
- **Behavioral health support (\$0 before deductible)** Access to mental health therapy and psychiatry.
- **Dermatology (specialist cost share before deductible)** Connect with board-certified dermatologists for thousands of skin, hair, and nail conditions, including acne, rashes and eczema.

Members can take their health plan with them 24/7

With the **Excellus BCBS app**, members can easily connect to care anytime, anywhere, making it simple to find support and manage their health in one convenient place.

Access 24/7 telemedicine, check benefits and deductible status, view claims, use digital ID cards, find a doctor and more.



¹ Subject to DFS approval

² Subject to final contract terms

³ Lifetime Benefit Solutions is a company offering administrative services in the Excellus BCBS service area.

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Personify Health is an independent company and offers a digital wellbeing service on behalf of Excellus BCBS.

Ovia Health by Labcorp is an independent company offering digital women's health solutions to Excellus BCBS members. Pending contract finalization.

Wellframe is an independent company that provides a health and wellness support mobile app to Excellus BCBS members.

Vori Health is an independent company that offers virtual musculoskeletal (back, neck and joint) health care and physical therapy services to Excellus BCBS members.

MDLIVE Medical Group (DE), P.A., MDLIVE Medical Group, PA and other MD Live related independent professional entities provide the clinical services made available by MD Live.

MD Live is an independent company providing virtual care services to Excellus BCBS members.