

*HealthSpring TotalCare (HMO D-SNP) offered by HealthSpring*

# ANNUAL NOTICE OF CHANGE FOR 2026

You're enrolled as a member of Cigna TotalCare (HMO D-SNP).

This material describes changes to our plan's costs and benefits next year.

- **You have from October 15 – December 7 to make changes to your Medicare coverage for next year.** If you don't join another plan by December 7, 2025, you'll stay in our plan.
- To change to a **different plan**, visit [www.Medicare.gov](http://www.Medicare.gov) or review the list in the back of your *Medicare & You 2026* handbook.
- Note this is only a summary of changes. More information about costs, benefits, and rules is in the *Evidence of Coverage*. Get a copy at [www.healthspring.com](http://www.healthspring.com) or call Customer Service at 1-800-668-3813 (TTY users call 711) to get a copy by mail.

## More Resources

- This document is available for free in Spanish.
- Call Customer Service at 1-800-668-3813 (TTY users call 711) for more information. Hours are October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays. This call is free.
- To get information from us in a way that works for you, please call Customer Service. We can give you information in braille, in large print, and other alternate formats if you need it.

## About HealthSpring TotalCare (HMO D-SNP)

- Health Care Service Corporation and its affiliates, HealthSpring Life and Health Insurance Company, HealthSpring of Florida, HealthSpring Healthcare of Colorado, Bravo Health of Pennsylvania, Bravo Health Mid-Atlantic, Medco Containment Life Insurance Company and Medco Containment Insurance Company of New York, contract with Medicare to offer Medicare Advantage HMO and PPO plans and Part D Prescription Drug Plans (PDP) in select states, and with select State Medicaid programs. Enrollment in the described Medicare products depends on contract renewal.
- When this booklet says “we,” “us,” or “our,” it means HealthSpring. When it says “plan” or “our plan,” it means HealthSpring TotalCare (HMO D-SNP).
- HealthSpring may reach out to you via phone regarding the administration of your plan benefits. This communication helps us let you know about scheduled services or available programs, so you get the most out of your plan. You can opt-out of these calls at any time by contacting Customer Service.
- On January 1, 2026, our plan name will change from Cigna TotalCare (HMO D-SNP) to HealthSpring TotalCare (HMO D-SNP). We'll send you a new Member ID card with our new name. From here on, our new name HealthSpring TotalCare (HMO D-SNP) will be on all materials.

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- **If you do nothing by December 7, 2025, you'll automatically be enrolled in HealthSpring TotalCare (HMO D-SNP).** Starting January 1, 2026, you'll get your medical and drug coverage through HealthSpring TotalCare (HMO D-SNP). Go to Section 3 for more information about how to change plans and deadlines for making a change.
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**Summary of Important Costs for 2026**

	<b>2025 (this year)</b>	<b>2026 (next year)</b>
<b>Monthly plan premium*</b> *Your premium can be higher than this amount. Go to Section 1 for details.	\$0 or \$20.30*	\$0 or \$4.80*
<b>Maximum out-of-pocket amount</b> This is the most you'll pay out of pocket for covered Part A and Part B services. (Go to Section 1.2 for details.)	\$5,950 If you are eligible for Medicare cost-sharing help under Medicaid, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.	<b>\$5,950</b> <b>If you are eligible for Medicare cost-sharing help under Medicaid, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.</b>
<b>Primary care office visits</b>	\$0 copayment per visit	\$0 copayment per visit
<b>Specialist office visits</b>	\$0 copayment per visit	\$0 copayment per visit
<b>Inpatient hospital stays</b> Includes inpatient acute, inpatient rehabilitation, long-term care hospitals, and other types of inpatient hospital services. Inpatient hospital care starts the day you're formally admitted to the hospital with a doctor's order. The day before you're discharged is your last inpatient day.	\$0 or \$199 per day for days 1-5; \$0 per day for days 6-90 If you are eligible for Medicare cost-sharing help under Medicaid, you pay \$0.	<b>\$0 or \$199 per day for days 1-5;</b> <b>\$0 per day for days 6-90</b> <b>If you are eligible for Medicare cost-sharing help under Medicaid, you pay \$0.</b>
<b>Part D drug coverage deductible</b> (Go to Section 1.7 for details.) Cost sharing is based on your level of Medicaid eligibility or Extra Help.	\$0 or \$590	\$0 or \$615 for Tier 2, Tier 3, Tier 4 and Tier 5 drugs except for covered insulin products and most adult Part D vaccines
<b>Part D prescription drug coverage</b> (Go to Section 1.7 for details, including Yearly Deductible, Initial Coverage, and Catastrophic Coverage Stages.) Cost sharing is based on your level of Medicaid eligibility or Extra Help.	Copayments or Coinsurance during the Initial Coverage Stage: <ul style="list-style-type: none"> <li>• Drug Tier 1: 25% of coinsurance or \$0/\$1.60/\$4.90 copay for generics or \$0/\$4.80/\$12.15 copay for all other drugs per one-month supply</li> </ul> You will pay no more than \$35 per month supply of each covered insulin product on this tier. Catastrophic Coverage: <ul style="list-style-type: none"> <li>• During this payment stage, you pay nothing for your covered Part D drugs.</li> </ul>	<b>Copayments or Coinsurance during the Initial Coverage Stage:</b> <ul style="list-style-type: none"> <li>• <b>Drug Tier 1:</b>  <b>Standard cost sharing:</b>  <b>\$19 copayment</b>  <b>Preferred cost sharing:</b>  <b>\$0 copayment</b></li> <li>• <b>Drug Tier 2:</b>  <b>Standard cost sharing:</b>  <b>\$20 copayment</b>  <b>Preferred cost sharing:</b>  <b>\$20 copayment</b></li> <li>• <b>Drug Tier 3:</b>  <b>Standard cost sharing:</b>  <b>24% coinsurance</b>  <b>Preferred cost sharing:</b>  <b>24% coinsurance</b></li> </ul> <b>You will pay no more than \$35 per</b>

	2025 (this year)	2026 (next year)
		<p>month supply of each covered insulin product on this tier.</p> <ul style="list-style-type: none"> <li>• <b>Drug Tier 4:</b>  <i>Standard cost sharing:</i>                      25% coinsurance  <i>Preferred cost sharing:</i>                      25% coinsurance</li> </ul> <p>You will pay no more than \$35 per month supply of each covered insulin product on this tier.</p> <ul style="list-style-type: none"> <li>• <b>Drug Tier 5:</b>  <i>Standard cost sharing:</i>                      25% coinsurance  <i>Preferred cost sharing:</i>                      25% coinsurance</li> </ul> <p>You will pay no more than \$35 per month supply of each covered insulin product on this tier.</p> <p><b>Catastrophic Coverage:</b>                      During this payment stage you pay nothing for your covered Part D drugs.</p>

**SECTION 1 Changes to Benefits & Costs for Next Year****Section 1.1 Changes to the Monthly Plan Premium**

	2025 (this year)	2026 (next year)
<b>Monthly plan premium</b> (You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)	\$0 or \$20.30*	\$0 or \$4.80*

\*Cost sharing is based on your level of Medicaid eligibility.

**Section 1.2 Changes to Your Maximum Out-of-Pocket Amount**

Medicare requires all health plans to limit how much you pay out-of-pocket for the year. This limit is called the maximum out-of-pocket amount. Once you've paid this amount, you generally pay nothing for covered Part A and Part B services for the rest of the calendar year.

Cost	2025 (this year)	2026 (next year)
<b>Maximum out-of-pocket amount</b> Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum. If you're eligible for Medicaid help with Part A and Part B copayments, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services. Your costs for covered medical services (such as copayments) <b>count</b> toward your maximum out-of-pocket amount. Our plan premium and your costs for prescription drugs <b>don't count</b> toward your maximum out-of-pocket amount.	\$5,950	<b>\$5,950</b> <b>Once you've paid \$5,950 out-of-pocket for covered Part A and Part B services, you'll pay nothing for your covered Part A and Part B services for the rest of the calendar year.</b>

**Section 1.3 Changes to the Provider Network**

Our network of providers has changed for next year. Review the 2026 *Provider and Pharmacy Directory* at <https://www.healthspring.com/medicare/member-resources/provider-pharmacy-directories> to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network. Here's how to get an updated *Provider and Pharmacy Directory*:

- Visit our website at [www.healthspring.com](http://www.healthspring.com).
- Call Customer Service at 1-800-668-3813 (TTY users call 711) to get current provider information or to ask us to mail you a *Provider and Pharmacy Directory*.

We can make changes to the hospitals, doctors, and specialists (providers) that are part of our plan during the year. If a mid-year change in our providers affects you, call Customer Service at 1-800-668-3813 (TTY users call 711) for help. For more information on your rights when a network provider leaves our plan, go to Chapter 3, Section 2.3 of your *Evidence of Coverage*.

### Section 1.4 Changes to the Pharmacy Network

Amounts you pay for your prescription drugs can depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies. Our network includes pharmacies with preferred cost sharing, which may offer you lower cost sharing than the standard cost sharing offered by other network pharmacies for some drugs.

Our network of pharmacies has changed for next year. Review the 2026 *Provider and Pharmacy Directory* at <https://www.healthspring.com/medicare/member-resources/provider-pharmacy-directories> to see which pharmacies are in our network.

Here's how to get an updated *Provider and Pharmacy Directory*:

- Visit our website at [www.healthspring.com](http://www.healthspring.com).
- Call Customer Service at 1-800-668-3813 (TTY users call 711) to get current provider information or to ask us to mail you a *Provider and Pharmacy Directory*.

We can make changes to the pharmacies that are part of our plan during the year. If a mid-year change in our pharmacies affects you, call Customer Service at 1-800-668-3813 (TTY users call 711) for help.

### Section 1.5 Changes to Benefits & Costs for Medical Services

	2025 (this year)	2026 (next year)
<b>Prior authorization</b>	<p>Prior authorization is not required for the following services:</p> <ul style="list-style-type: none"> <li>• <b>Outpatient rehabilitation services</b> <ul style="list-style-type: none"> <li>○ Occupational therapy</li> <li>○ Physical therapy</li> <li>○ Speech and language therapy</li> </ul> </li> <li>• <b>Additional telehealth services</b> <ul style="list-style-type: none"> <li>○ Physical therapy</li> <li>○ Speech and language therapy</li> </ul> </li> </ul>	<p>Prior authorization may be required for the following services:</p> <ul style="list-style-type: none"> <li>• <b>Outpatient rehabilitation services</b> <ul style="list-style-type: none"> <li>○ Occupational therapy</li> <li>○ Physical therapy</li> <li>○ Speech and language therapy</li> </ul> </li> <li>• <b>Additional telehealth services</b> <ul style="list-style-type: none"> <li>○ Physical therapy</li> <li>○ Speech and language therapy</li> </ul> </li> </ul>
<b>Ambulance services</b>	<p>You pay a copayment of \$0 or \$225 for each one-way Medicare-covered ground ambulance trip.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	<p>You pay a copayment of \$0 or \$190 for each one-way Medicare-covered ground ambulance trip.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
<b>Chiropractic services (Medicare-covered)</b>	<p>You pay a copayment of \$0 for each Medicare-covered chiropractic visit.</p>	<p>You pay a copayment of \$0 or \$15 for each Medicare-covered chiropractic visit.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
<b>Colorectal cancer screening</b>	<p>Screening includes barium enemas.</p>	<p>Barium enemas are not covered for routine colorectal cancer screening.</p>
<b>Dental services (Routine)</b>	<p>We provide a dental allowance of \$2,000 every year (combined preventive and comprehensive) for routine dental services.</p>	<p>We provide a dental allowance of \$2,400 every year (combined preventive and comprehensive) for routine dental services.</p>

	2025 (this year)	2026 (next year)
<b>Emergency care</b>	<p>You pay a copayment of \$0 or \$125 for Medicare-covered emergency room visits.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p> <p>You pay a copayment of \$125 for Medicare-covered Worldwide emergency room visits.</p> <p>You pay a copayment of \$125 for Medicare-covered Worldwide emergency transportation.</p>	<p>You pay a copayment of \$0 or \$130 for Medicare-covered emergency room visits.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p> <p>You pay a copayment of \$130 for Medicare-covered Worldwide emergency room visits.</p> <p>You pay a copayment of \$130 for Medicare-covered Worldwide emergency transportation.</p>
<b>Health and wellness education programs</b>	<p><b>Health Education</b></p> <p>You pay a copayment of \$0 for access to online health-related educational videos and written content.</p>	<p><b>Health Education</b></p> <p><b>Not covered.</b></p>
<b>Opioid treatment services</b>	<p>You pay a copayment of \$0 for Medicare-covered opioid treatment services.</p>	<p>You pay a coinsurance of 0% or 20% for Medicare-covered opioid treatment services.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
<b>Outpatient substance use disorder services</b>	<p>You pay a copayment of \$0 for Medicare-covered individual or group substance use disorder outpatient treatment visits.</p>	<p>You pay a coinsurance of 0% or 20% for Medicare-covered individual or group substance use disorder outpatient treatment visits.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
<b>Over-the-Counter (OTC) Hearing Aids</b>	<p>Not covered.</p>	<p>You pay a copayment of \$399 for each OTC hearing aid kit. Each kit includes one OTC hearing aid per ear and a charger (if needed). Limited to 2 OTC hearing aid kits per year.</p> <p>Kits must be purchased through our hearing vendor.</p>
<b>Partial hospitalization services and Intensive outpatient services</b>	<p>You pay a copayment of \$0 or \$105 for Medicare-covered partial hospitalization program services.</p>	<p>You pay a copayment of \$0 or \$140 for Medicare-covered partial hospitalization program services.</p>

	2025 (this year)	2026 (next year)
	You pay a copayment of \$0 or \$105 for Medicare-covered intensive outpatient program services. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.	You pay a copayment of \$0 or \$140 for Medicare-covered intensive outpatient program services. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.
<b>Skilled nursing facility (SNF) care</b>	For each Medicare-covered SNF stay you pay a copayment of: \$0 per day for days 1-20; \$0 or \$214 per day for days 21-100 If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.	For each Medicare-covered SNF stay you pay a copayment of: \$0 or \$10 per day for days 1-20; \$0 or \$218 per day for days 21-100 If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.
<b>Urgently needed services</b>	You pay a copayment of \$0 or \$55 for Medicare-covered urgently needed services. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount. You pay a copayment of \$125 for Medicare-covered Worldwide urgently needed services.	You pay a copayment of \$0 or \$50 for Medicare-covered urgently needed services. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount. You pay a copayment of \$130 for Medicare-covered Worldwide urgently needed services.
<b>Value-Based Insurance Design (VBID) Model: Living Needs Allowance</b>	You receive an allowance of \$300 every 3 months combined. This allowance can be used toward the purchase of healthy grocery items at participating retailers, utility services for your home, transportation services (public, rideshare etc.) and to purchase cleaning supplies for your home from participating retailers.	<b>Not covered.</b> The Centers for Medicare & Medicaid Services (CMS) is ending the Value-Based Insurance Design (VBID) Model at the end of 2025. As a result, we are no longer able to offer the VBID Living Needs Allowance.
<b>Vision services (Routine)</b>	Allowance of \$225 every year for routine eyewear. Annual eyewear allowance applies to the retail value only.	<b>Allowance of \$275 every year for routine eyewear. Annual eyewear allowance applies to the retail value only.</b>

## Section 1.6 Changes to Part D Drug Coverage

### Changes to our Drug List

Our list of covered drugs is called a formulary or Drug List. A copy of our Drug List is provided electronically. The Drug List includes many but not all, of the drugs that we'll cover next year. If you don't see your drug on this list, it might still be covered. **You can get the complete Drug List** by calling Customer Service at 1-800-668-3813 (TTY users call 711) or visiting our website at <https://www.healthspring.com/medicare/member-resources/drug-list-formulary>.

We made changes to our Drug List, which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drug, or moving them to a different cost-sharing tier. **Review the Drug List to make sure your drugs will be**

**covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the Drug List are new for the beginning of each year. However, we might make other changes that are allowed by Medicare rules that will affect you during the calendar year. We update our online Drug List at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you're taking, we'll send you a notice about the change.

If you're affected by a change in drug coverage at the beginning of the year or during the year, review Chapter 9 of your *Evidence of Coverage* and talk to your prescriber to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. Call Customer Service at 1-800-668-3813 (TTY users call 711) for more information.

## **Section 1.7 Changes to Prescription Drug Benefits & Costs**

### **Do you get Extra Help to pay for your drug coverage costs?**

If you're in a program that helps pay for your drugs (Extra Help), **the information about costs for Part D drugs may not apply to you.** We sent you a separate material, called the *Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs*, which tells you about your drug costs. If you get Extra Help and didn't get this material, call Customer Service at 1-800-668-3813 (TTY users call 711) and ask for the *LIS Rider*.

### **Drug Payment Stages**

There are **3 drug payment stages**: the Yearly Deductible Stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage. The Coverage Gap Stage and the Coverage Gap Discount Program will no longer exist in the Part D benefit.

- **Stage 1: Yearly Deductible**

You start in this payment stage each calendar year. During this stage, you pay the full cost of your Tier 2 (Generic), Tier 3 (Preferred Brand), Tier 4 (Non-Preferred), and Tier 5 (Specialty) drugs until you have reached the yearly deductible.

- **Stage 2: Initial Coverage**

Once you pay the yearly deductible, you move to the Initial Coverage Stage. In this stage, our plan pays its share of the cost of your drugs, and you pay your share of the cost. You generally stay in this stage until your year-to-date out-of-pocket drug costs reach \$2,100.

- **Stage 3: Catastrophic Coverage**

This is the third and final drug payment stage. In this stage, you pay nothing for your covered Part D drugs. You generally stay in this stage for the rest of the calendar year.

The Coverage Gap Discount Program has been replaced by the Manufacturer Discount Program. Under the Manufacturer Discount Program, drug manufacturers pay a portion of our plan's full cost for covered Part D brand name drugs and biologics during the Initial Coverage Stage and the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program don't count toward out-of-pocket costs.

### **Drug Costs in Stage 1: Yearly Deductible**

The table shows your cost per prescription during this stage.

	2025 (this year)	2026 (next year)
<b>Yearly Deductible</b>	Your deductible amount is \$0 or \$590. If you are eligible for Medicare-cost-sharing assistance under Medicaid, your deductible is \$0.	Your deductible amount is \$0 or \$615. During this stage, you pay Stage 2: Initial Coverage Stage (see table below) cost-sharing for drugs on: Tier 1 (Preferred Generic) and the full cost of drugs on Tier 2 (Generic), Tier 3 (Preferred Brand), Tier 4 (Non-Preferred) and Tier 5 (Specialty) until you've reached the yearly deductible. If you are eligible for Medicare-cost-sharing assistance under Medicaid, your deductible is \$0.

**Drug Costs in Stage 2: Initial Coverage**

The table shows your cost per prescription for a one-month (30-day) supply filled at a network pharmacy with standard and preferred cost sharing.

We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List. Most adult Part D vaccines are covered at no cost to you. For information about the costs for a long-term supply, look in Chapter 6, Section 5 of your *Evidence of Coverage*.

Once you've paid \$2,100 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).

	2025 (this year)	2026 (next year)
<b>Tier 1: (Preferred Generic Drugs)</b> We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.	<b>All Formulary Drugs:</b> You pay 25% of the total cost or a \$0/\$1.60/\$4.90* copayment for generics or \$0/\$4.80/\$12.15* copayment for all other drugs. *Cost-sharing is based on your level of Extra Help.	<b>Standard cost-sharing:</b> You pay \$19 per prescription. <b>Your cost for a one-month mail-order prescription is \$19.</b> <b>Preferred cost-sharing:</b> You pay \$0 per prescription. <b>Your cost for a one-month mail-order prescription is \$0.</b>
<b>Tier 2 (Generic Drugs)</b>	<b>All Formulary Drugs:</b> You pay 25% of the total cost or a \$0/\$1.60/\$4.90* copayment for generics or \$0/\$4.80/\$12.15* copayment for all other drugs. *Cost-sharing is based on your level of Extra Help.	<b>Standard cost-sharing:</b> You pay \$20 per prescription. <b>Your cost for a one-month mail-order prescription is \$20.</b> <b>Preferred cost-sharing:</b> You pay \$20 per prescription. <b>Your cost for a one-month mail-order prescription is \$20.</b>
<b>Tier 3 (Preferred Brand Drugs)</b>	<b>All Formulary Drugs:</b> You pay 25% of the total cost or a \$0/\$1.60/\$4.90* copayment for generics or \$0/\$4.80/\$12.15* copayment for all other drugs. *Cost-sharing is based on your level of Extra Help.	<b>Standard cost-sharing:</b> You pay 24% of the total cost. <b>Your cost for a one-month mail-order prescription is 24%.</b> <b>Preferred cost-sharing:</b> You pay 24% of the total cost. <b>Your cost for a one-month mail-order prescription is 24%.</b> <b>You will pay no more than \$35 per</b>

	2025 (this year)	2026 (next year)
		month supply of each covered insulin product on this tier.
<b>Tier 4 (Non-Preferred Drugs)</b>	<p><b>All Formulary Drugs:</b>                      You pay 25% of the total cost or a \$0/\$1.60/\$4.90* copayment for generics or \$0/\$4.80/\$12.15* copayment for all other drugs.                      *Cost-sharing is based on your level of Extra Help.</p>	<p><b>Standard cost-sharing:</b> You pay 25% of the total cost.                      Your cost for a one-month mail-order prescription is 25%.  <b>Preferred cost-sharing:</b> You pay 25% of the total cost.                      Your cost for a one-month mail-order prescription is 25%.                      You will pay no more than \$35 per month supply of each covered insulin product on this tier.</p>
<b>Tier 5 (Specialty Drugs)</b>	<p><b>All Formulary Drugs:</b>                      You pay 25% of the total cost or a \$0/\$1.60/\$4.90* copayment for generics or \$0/\$4.80/\$12.15* copayment for all other drugs.                      *Cost-sharing is based on your level of Extra Help.</p>	<p><b>Standard cost-sharing:</b> You pay 25% of the total cost.                      Your cost for a one-month mail-order prescription is 25%.  <b>Preferred cost-sharing:</b> You pay 25% of the total cost.                      Your cost for a one-month mail-order prescription is 25%.                      You will pay no more than \$35 per month supply of each covered insulin product on this tier.</p>

There are a limited number of medications available for a 30-day supply through the preferred mail-order pharmacy. Drugs on Tier 1, Tier 2, Tier 3 and Tier 4 are available for long-term supplies through the preferred mail-order pharmacy. Please contact Customer Service to ensure your prescription is eligible for 30-day supply through the preferred mail-order pharmacy. All prescriptions are available for 30-day supply through our standard mail-order pharmacies.

**Changes to your VBID Part D Benefit**

Cost	2025 (this year)	2026 (next year)
<b>Part D VBID Benefit</b>	<p>Because this plan participates in the Value-Based Insurance Design (VBID) model, your Part D cost-sharing will be \$0. You will pay \$0 for Medicare-covered prescriptions, regardless of what level LIS you are in.</p>	<p><b>Not covered.</b>                      The Centers for Medicare &amp; Medicaid Services (CMS) is ending the Value-Based Insurance Design (VBID) Model at the end of 2025. As a result, we are no longer able to offer Part D VBID cost-sharing.                      You will pay your share of costs for Part D drugs. You can find these costs in the <i>Summary of Important Costs</i> table, within the row <i>Part D prescription drug coverage</i>.</p>

**Changes to the Catastrophic Coverage Stage**

**If you reach the Catastrophic Coverage Stage, you pay nothing for your covered Part D drugs.**

For specific information about your costs in the Catastrophic Coverage Stage, look at Chapter 6, Section 6, in your *Evidence of Coverage*.

**SECTION 2 Administrative Changes**

Please see the table below for other important changes to your plan.

Description	2025 (this year)	2026 (next year)
<b>Medicare Prescription Payment Plan</b>	The Medicare Prescription Payment Plan is a payment option that began this year and can help you manage your out-of-pocket costs for drugs covered by our plan by spreading them across the calendar year (January-December). You may be participating in this payment option.	<b>If you're participating in the Medicare Prescription Payment Plan and stay in the same Part D plan, your participation will be automatically renewed for 2026.</b> <b>To learn more about this payment option, call us at 1-800-668-3813 (TTY users call 711) or visit <a href="http://www.Medicare.gov">www.Medicare.gov</a>.</b>

**SECTION 3 How to Change Plans**

**To stay in our plan, you don't need to do anything.** Unless you sign up for a different plan or change to Original Medicare by December 7, you'll automatically be enrolled in our HealthSpring TotalCare (HMO D-SNP).

If you want to change plans for 2026, follow these steps:

- **To change to a different Medicare health plan**, enroll in the new plan. You'll be automatically disenrolled from HealthSpring TotalCare (HMO D-SNP).
- **To change to Original Medicare with Medicare drug coverage**, enroll in the new Medicare drug plan. You'll be automatically disenrolled from HealthSpring TotalCare (HMO D-SNP).
- **To change to Original Medicare without a drug plan**, you can send us a written request to disenroll. Call Customer Service at 1-800-668-3813 (TTY users call 711) for more information on how to do this. Or call Medicare at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users can call 1-877-486-2048. If you don't enroll in a Medicare drug plan, you may pay a Part D late enrollment penalty (go to Section 1).
- **To learn more about Original Medicare and the different types of Medicare plans**, visit [www.Medicare.gov](http://www.Medicare.gov), check the *Medicare & You* 2026 handbook, call your State Health Insurance Assistance Program (go to Section 5), or call 1-800-MEDICARE (1-800-633-4227).
- As a reminder, HealthSpring offers other Medicare health plans and Medicare drug plans. These other plans can have different coverage, monthly plan premiums, and cost-sharing amounts.

**Section 3.1 Deadline for Changing Plans**

People with Medicare can make changes to their coverage from **October 15 – December 7** each year.

If you enrolled in a Medicare Advantage plan for January 1, 2026, and don't like your plan choice, you can switch to another Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) between January 1 – March 31, 2026.

**Section 3.2 Are there other times of the year to make a change?**

In certain situations, people may have other chances to change their coverage during the year. Examples include people who:

- Have Medicaid
- Get Extra Help paying for their drugs
- Have or are leaving employer coverage
- Move out of our plan's service area

Because you have Medicaid, you can end your membership in our plan by choosing one of the following Medicare options in any month of the year:

- Original Medicare with a separate Medicare prescription drug plan,

- Original Medicare without a separate Medicare prescription drug plan (If you choose this option, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.), or
  - If eligible, an integrated D-SNP that provides your Medicare and most or all of your Medicaid benefits and services in one plan.
- If you recently moved into, or currently live in, an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for 2 full months after the month you move out.

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## SECTION 4 Get Help Paying for Prescription Drugs

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You may qualify for help paying for prescription drugs. Different kinds of help are available:

- **Extra Help from Medicare.** People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly drug premiums, yearly deductibles, and coinsurance. Also people who qualify will not have a late enrollment penalty. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048, 24 hours a day/7 days a week;
  - Social Security at 1-800-772-1213 between 8 a.m. and 7 p.m., Monday - Friday for a representative. Automated messages are available 24 hours a day. TTY users can call, 1-800-325-0778; or
  - Your State Medicaid Office
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible people living with HIV/AIDS have access to life-saving HIV medications. To be eligible for the ADAP operating in your State, you must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Florida AIDS Drug Assistance Program. For information on eligibility criteria, covered drugs, how to enroll in the program or if you are currently enrolled how to continue getting assistance, call the Florida AIDS Drug Assistance Program at 1-850-245-4422 or 1-844-381-2327. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.
- **The Medicare Prescription Payment Plan.** The Medicare Prescription Payment Plan is a payment option that works with your current drug coverage to help you manage your out-of-pocket costs for drugs covered by our plan by spreading them across the calendar year (January – December). Anyone with a Medicare drug plan or Medicare health plan with drug coverage (like a Medicare Advantage plan with drug coverage) can use this payment option **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.**

Extra Help from Medicare and help from your SPAP and ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. All members are eligible to participate the Medicare Prescription Payment Plan, regardless of income level. To learn more about this payment option, call us at 1-800-668-6813 (TTY users call 711) or visit [www.Medicare.gov](http://www.Medicare.gov).

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## SECTION 5 Questions?

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### Get Help from HealthSpring TotalCare (HMO D-SNP)

- **Call Customer Service at 1-800-668-3813 (TTY users call 711).**

We're available for phone calls October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays. Calls to these numbers are free.

- **Read your 2026 Evidence of Coverage**

This *Annual Notice of Change* gives you a summary of changes in your benefits and costs for 2026. For details, go to the 2026 *Evidence of Coverage* for HealthSpring TotalCare (HMO D-SNP). The *Evidence of Coverage* is the legal, detailed description of our plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. Get the *Evidence of Coverage* on our website at [www.healthspring.com](http://www.healthspring.com) or call Customer Service at 1-800-668-6813 (TTY users call 711) to ask us to mail you a copy.

- **Visit [www.healthspring.com](http://www.healthspring.com)**

Our website has the most up-to-date information about our provider network (*Provider and Pharmacy Directory*) and our *List of Covered Drugs* (formulary/Drug List).

**Get Free Counseling about Medicare**

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Florida, the SHIP is called SHINE (Serving Health Insurance Needs of Elders).

Call the State Health Insurance Assistance Program to get free personalized health insurance counseling. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call SHINE (Serving Health Insurance Needs of Elders) at 1-800-963-5337.

**Get Help from Medicare**

- **Call 1-800-MEDICARE (1-800-633-4227)**

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

- **Chat live with [www.Medicare.gov](http://www.Medicare.gov)**

You can chat live at [www.Medicare.gov/talk-to-someone](http://www.Medicare.gov/talk-to-someone).

- **Write to Medicare**

You can write to Medicare at PO Box 1270, Lawrence, KS 66044

- **Visit [www.Medicare.gov](http://www.Medicare.gov)**

The official Medicare website has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans.

- **Read *Medicare & You 2026***

The *Medicare & You 2026* handbook is mailed to people with Medicare every fall. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. Get a copy at [www.Medicare.gov](http://www.Medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

# Notice of Nondiscrimination

Discrimination is against the law.

We do not discriminate on the basis of race, color, national origin (including limited English knowledge and first language), age, disability, or sex (as understood in the applicable regulation).

We provide people with disabilities with reasonable modifications and free communication aids to allow for effective communication with us. We also provide free language assistance services to people whose first language is not English.

To receive reasonable modifications, communication aids, or language assistance services free of charge, please call the customer service toll-free number listed on the back of your Member ID card.

If you believe that HealthSpring has failed to provide any of these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

## **HealthSpring**

Attn: Office of Civil Rights Coordinator  
300 E. Randolph St., 35th Floor  
Chicago, IL 60601

Phone: **1-855-664-7270 (voicemail)**

TTY/TDD: **1-855-661-6965**

Fax: **1-855-661-6960**

You can file a grievance in by phone, mail or fax. If you need help filing a grievance, please call the customer service toll-free number listed on the back of your Member ID card.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

**U.S. Department of Health and Human Services**  
200 Independence Avenue, SW,  
Room 509F,  
HHH Building  
Washington, DC 20201

**1-800-368-1019, 1-800-537-7697 (TDD)**

Complaint forms are available at: <http://www.hhs.gov/ocr/office/file/index.html>



## Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

English:	<p>ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call the plan for more information or speak to your provider.</p>
Español (Spanish):	<p>ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También puede solicitar, sin costo alguno, servicios o herramientas especiales para acceder a la información en formatos accesibles. Llame al plan para obtener más información o hable con su proveedor.</p>
中文 (Chinese Mandarin):	<p>注意：如果您说中文，我们可以为您免费提供语言协助服务。我们还免费提供适当的辅助设备和服务，以无障碍格式提供信息。请致电计划以获取更多信息或与您的服务提供者联系。</p>
中文 (Chinese Cantonese):	<p>注意：如果您說中文，我們將免費為您提供語言協助服務。我們還免費提供適當的輔助工具 and 服務，以無障礙格式提供資訊。請致電本計劃查詢更多資訊或諮詢您的醫療服務提供者。</p>
Tagalog (Tagalog):	<p>PAGBIGAY-PANSIN: Kung nagsasalita ka ng wikang tagalog, available para sa iyo ang mga serbisyo ng librang tulong sa wika. Available din nang walang bayad ang mga wastong dagdag na tulong at serbisyo na makapagbibigay-impormasyon sa mga naa-access na format. Balikan ang plano para sa higit pang impormasyon o makipag-usap sa iyong provider.</p>
Français (French):	<p>ATTENTION : Si vous parlez français, des services d'assistance linguistique gratuits peuvent être mis à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez votre régime d'assurance maladie pour obtenir des informations supplémentaires, ou adressez-vous à votre prestataire.</p>
Việt (Vietnamese):	<p>CHÚ Ý: Nếu quý vị nói tiếng việt, các dịch vụ hỗ trợ ngôn ngữ miễn phí sẽ có sẵn cho quý vị. Các dịch vụ và trợ giúp bổ sung phù hợp để cung cấp thông tin ở các định dạng có thể truy cập cũng có sẵn miễn phí. Hãy gọi cho chương trình để biết thêm thông tin hoặc trao đổi với nhà cung cấp dịch vụ của quý vị.</p>
Deutsch (German):	<p>BITTE BEACHTEN: Wenn Sie deutsch sprechen, stehen Ihnen kostenlose sprachliche Hilfsdienstleistungen zur Verfügung. Geeignete Hilfsmittel und Dienstleistungen zur Bereitstellung von Informationen in barrierefreien Formaten sind ebenfalls kostenlos verfügbar. Für weitere Informationen wenden Sie sich bitte an den Kundendienst Ihrer Versicherung bzw. an Ihren Versicherungsberater.</p>

한국어 (Korean):	참조: 한국어를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 도구 및 서비스도 무료로 제공해 드립니다. 자세한 정보는 플랜에 전화하거나 서비스 제공업체에 문의하십시오.
Русский (Russian):	ВНИМАНИЕ: Если вам удобнее для общения русский язык, вы можете воспользоваться бесплатными услугами языковой поддержки. Также доступны необходимые вспомогательные средства и услуги предоставления информации в доступном формате для людей с ограниченными возможностями. Для получения дополнительной информации позвоните или обратитесь к своему поставщику.
اللغة العربية (Arabic):	تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل بالخطة للحصول على مزيد من المعلومات أو للتحدث مع مقدم الخدمة الذي تتعامل معه.
हिंदी (Hindi):	ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उचित सहायक साधन और सेवाएं भी निःशुल्क उपलब्ध हैं। प्लान के बारे में अधिक जानकारी के लिए कॉल करें या अपने प्रदाता से बात करें।
Italiano (Italian):	ATTENZIONE: Se parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi adeguati per fornire informazioni in formati accessibili. Chiami il numero corrispondente al Suo piano per ulteriori informazioni o si rivolga al Suo fornitore.
Português (Portuguese):	ATENÇÃO: Se fala português, tem à sua disposição serviços gratuitos de assistência linguística. Também estão disponíveis equipamentos e serviços de assistência adequados que lhe permitem ter acesso às informações em formatos acessíveis, de forma gratuita. Contacte o plano para obter mais informações ou fale com o seu prestador.
Kreyòl Ayisyen (Haitian Creole):	ATANSYON: Si ou pale kreyòl ayisyen, w ap jwenn sèvis asistans lengwistik gratis. Gen èd ak sèvis oksilyè ki apwopriye pou bay enfòmasyon nan fòm ki aksesib, ki disponib gratis tou. Rele plan an pou jwenn plis enfòmasyon oswa pou w pale ak pwofesyonèl swen sante w la.
Polski (Polish):	UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Odpowiednie wsparcie i usługi pomocnicze w celu zapewnienia informacji w przystępnych formatach są również dostępne bezpłatnie. Dodatkowe informacje można uzyskać dzwoniąc do planu lub rozmawiając ze świadczeniodawcą.
日本語 (Japanese):	注：お客様が[日本語]を話す場合は、無料の言語アシスタンス・サービスを利用できます。アクセスしやすい形式で情報提供を行うための、適切な補助器具やサービスも無料でご利用いただけます。詳細はプランにお電話いただくか、プロバイダーにご相談ください。