HealthSpring

HealthSpring TotalCare (HMO D-SNP) offered by HealthSpring

ANNUAL NOTICE OF CHANGE FOR 2027

You're enrolled as a member of HealthSpring 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, 2026, you'll stay in our plan.
- To change to a **different plan,** visit Medicare.gov or review the list in the back of your *Medicare & You 2027* 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 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 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 a HealthSpring plan 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.
- **If you do nothing by December 7, 2026, you'll automatically be enrolled in HealthSpring TotalCare (HMO D-SNP).** Starting January 1, 2027, 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 2027

	2026 (this year)	2027 (next year)
Monthly plan premium* *Your premium can be higher than this amount. Go to Section 1 for details.	$0	**$0**
Maximum out-of-pocket amount 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.)	$3,400 If you are eligible for Medicare cost-sharing help under Medicaid, you most likely 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.	**$9,850** **If you are eligible for Medicare cost-sharing help under Medicaid, you most likely 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.**
Primary care office visits	$0 copayment per visit	**$0 copayment per visit**
Specialist office visits	$0 copayment per visit	**$0 copayment per visit**
Inpatient hospital stays Includes various inpatient hospital stays such as acute care, rehabilitation and long-term care. An inpatient hospital stay starts the day you're formally admitted with a doctor's order and ends the day before you're discharged.	$0 per stay	**$0 or $280 per day for days 1-6; $0 per day for days 7-90** **If you are eligible for Medicare cost-sharing help under Medicaid, you most likely pay $0.**
Part D drug coverage (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.	Part D drug coverage deductible: $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. Copayments or Coinsurance during the Initial Coverage Stage: • Drug Tier 1: *Standard cost sharing:* $5 copayment *Preferred cost sharing:* $0 copayment • Drug Tier 2: *Standard cost sharing:* $10 copayment • *Preferred cost sharing:* $0 copayment • Drug Tier 3: *Standard cost sharing:* 24% coinsurance *Preferred cost sharing:* 24% coinsurance You will pay no more than $35 per month supply of each covered insulin product on this tier.	**Part D drug coverage deductible:** **$0 or $300* for Tier 3, Tier 4 and Tier 5 drugs except for covered insulin products and most adult Part D vaccines.** **Copayments or Coinsurance during the Initial Coverage Stage:** • **Drug Tier 1:** ***Standard cost sharing:*** **$4 copayment** ***Preferred cost sharing:*** **$0 copayment** • **Drug Tier 2:** ***Standard cost sharing:*** **$5 copayment** ***Preferred cost sharing:*** **$0 copayment** • **Drug Tier 3:** ***Standard cost sharing:*** **16% coinsurance** ***Preferred cost sharing:*** **16% coinsurance** **You will pay no more than $35 per month supply of each covered insulin**

	2026 (this year)	2027 (next year)
	• Drug Tier 4: *Standard cost sharing:* 25% coinsurance *Preferred cost sharing:* 25% coinsurance You will pay no more than $35 per month supply of each covered insulin product on this tier. • Drug Tier 5: *Standard cost sharing:* 25% coinsurance *Preferred cost sharing:* 25% coinsurance You will pay no more than $35 per month supply of each covered insulin product on this tier. Catastrophic Coverage: During this payment stage you pay nothing for your covered Part D drugs.	**product on this tier.** **• Drug Tier 4:** ***Standard cost sharing:*** **25% coinsurance** ***Preferred cost sharing:*** **25% coinsurance** **You will pay no more than $35 per month supply of each covered insulin product on this tier.** **• Drug Tier 5:** ***Standard cost sharing:*** **30% coinsurance** ***Preferred cost sharing:*** **30% coinsurance** **You will pay no more than $35 per month supply of each covered insulin product on this tier.** **Catastrophic Coverage:** **During this payment stage you pay nothing for your covered Part D drugs.**

SECTION 1 Changes to Benefits & Costs for Next Year

Section 1.1 Changes to the Monthly Plan Premium

	2026 (this year)	2027 (next year)
Monthly plan premium (You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)	$0	**$0**

*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	2026 (this year)	2027 (next year)
Maximum out-of-pocket amount Cost-sharing paid by the beneficiary, Medicaid, and other secondary insurance contributes towards this out-of-pocket maximum. Because our members get most cost-sharing paid by 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) **count** toward your maximum out-of-pocket amount. Your costs for prescription drugs **don't count** toward your maximum out-of-pocket amount.	$3,400	**$9,850** **Once you've paid $9,850 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.**

Section 1.3 Changes to the Provider Network

Our network of providers has changed for next year. Review the 2027 *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.
- 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. You may have a special enrollment period if your provider leaves the plan network. 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 2027 *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.
- Call Customer Service at 1-800-668-3813 (TTY users call 711) to get current pharmacy 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

	2026 (this year)	2027 (next year)
Prior authorization	Prior authorization is not required for the following services: • **Medicare-covered X-ray services** Prior authorization may be required for the following services: • **Transportation services**	**Prior authorization may be required for the following services:** • **Medicare-covered X-ray services** **Prior authorization is not required for the following services:** • **Transportation services**
Additional telehealth services	You pay a copayment of $0 for each Medicare-covered virtual Physical therapy visit. You pay a copayment of $0 for each Medicare-covered virtual Speech and Language therapy visit.	**You pay a coinsurance of 0% or 20% for each Medicare-covered virtual Physical therapy visit.** **You pay a coinsurance of 0% or 20% for each Medicare-covered virtual Speech and Language therapy visit.** **If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.**
Ambulance services	You pay a copayment of $0 or $100 for each one-way Medicare-covered ground ambulance trip. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.	**You pay a coinsurance of 0% or 20% for each one-way Medicare-covered ground ambulance trip**. **If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.**
Cardiac rehabilitation services	You pay a copayment of $0 for each Medicare-covered cardiac rehabilitative therapy visit. You pay a copayment of $0 for each of Medicare-covered intensive cardiac rehabilitative therapy visit.	**You pay a coinsurance of 0% or 20% for each Medicare-covered cardiac rehabilitative therapy visit.** **You pay a coinsurance of 0% or 20% for each Medicare-covered intensive cardiac rehabilitative therapy visit.**

	2026 (this year)	2027 (next year)
		If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.
Caregiver Support	You pay a copayment of $0 for Caregiver Support benefit.	**Not covered.**
Chiropractic services (Medicare-covered)	You pay a copayment of $0 for each Medicare-covered chiropractic visit.	**You pay a coinsurance of 0% or 20% for each Medicare-covered chiropractic visit.** **If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.**
Dental services (Routine)	We provide a dental allowance of $3,000 every year (combined preventive and comprehensive) for routine dental services.	**We provide a dental allowance of $2,400 every year (combined preventive and comprehensive) for routine dental services.**
Diabetes self-management training, diabetic services and supplies	You pay a copayment of $0 for Medicare-covered preferred brand diabetic monitors. You pay a copayment of $0 for Medicare-covered preferred brand diabetic supplies. You pay a copayment of $0 for Medicare-covered therapeutic shoes or inserts.	**You pay a coinsurance of 0% for preferred brand Medicare-covered diabetic monitors.** **You pay a coinsurance of 0% or 20% for non-preferred brand Medicare-covered diabetic monitors when purchased at a pharmacy.** **You pay a coinsurance of 0% for preferred brand Medicare-covered diabetic supplies.** **You pay a coinsurance of 0% or 20% for non-preferred brand Medicare-covered diabetic supplies when purchased at a pharmacy.** **Non-preferred brands may require prior authorization.** **You pay a coinsurance of 0% or 20% for Medicare-covered therapeutic shoes or inserts.** **If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.**
Emergency care	You pay a copayment of $0 or $150 for Medicare-covered emergency room visits. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.	**You pay a copayment of $0 or $115 for Medicare-covered emergency room visits.** **If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.**

	2026 (this year)	2027 (next year)
	You pay a copayment of $150 for Medicare-covered Worldwide emergency room visits. You pay a copayment of $150 for Medicare-covered Worldwide emergency transportation.	**You pay a copayment of $115 for Medicare-covered Worldwide emergency room visits.** **You pay a coinsurance of 20% for Medicare-covered Worldwide emergency transportation.**
Inpatient hospital care	For each Medicare-covered hospital stay you pay a copayment of $0 per stay.	**For each Medicare-covered hospital stay you pay a copayment of:** **$0 or $280 per day for days 1-6;** **$0 per day for days 7-90** **If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.**
Inpatient services in a psychiatric hospital	For each Medicare-covered inpatient psychiatric hospital stay you pay a copayment of: $0 or $100 per day for days 1-6; $0 per day for days 7-90 If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.	**For each Medicare-covered inpatient psychiatric hospital stay you pay a copayment of:** **$0 or $280 per day for days 1-6;** **$0 per day for days 7-90** **If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.**
Opioid treatment services	You pay a coinsurance of 0% or 20% for Medicare-covered opioid treatment services. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.	**You pay a copayment of $0 for Medicare-covered opioid treatment services.**
Outpatient diagnostic tests and therapeutic services and supplies	You pay a copayment of $0 for Medicare-covered diagnostic procedures and tests. You pay a copayment of $0 for Medicare-covered lab services. You pay a copayment of $0 or $50 for Medicare-covered genetic tests. You pay a copayment of $0 for Medicare-covered diagnostic and nuclear medicine radiological services. You pay a copayment of $0 for Medicare-covered therapeutic radiology services. You pay a copayment of $0 for Medicare-covered X-rays.	**You pay a coinsurance of 0% or 20% for Medicare-covered diagnostic procedures and tests.** **You pay a copayment of $0 for Medicare-covered lab services.** **You pay a coinsurance of 0% or 20% for Medicare-covered genetic tests.** **You pay a coinsurance of 0% or 20% for Medicare-covered diagnostic and nuclear medicine radiological services (not including X-rays).** **You pay a coinsurance of 0% or 20% for Medicare-covered therapeutic radiology services.** **You pay a copayment of $0 or $20 for Medicare-covered X-rays.**

	2026 (this year)	2027 (next year)
	If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.	**If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.**
Outpatient hospital observation	You pay a copayment of $0 for Medicare-covered outpatient hospital observation.	**You pay a coinsurance of 0% or 20% for Medicare-covered outpatient hospital observation.** **If you are eligible for Medicare cost-sharing assistance under Medicare, you pay a $0 copayment amount.**
Outpatient rehabilitation services	You pay a copayment of $0 for Medicare-covered Occupational Therapy visits. You pay a copayment of $0 for Medicare-covered Physical Therapy in-person visits. You pay a copayment of $0 for Medicare-covered Speech and Language Pathology in-person visits.	**You pay a coinsurance of 0% or 20% for Medicare-covered Occupational Therapy visits.** **You pay a coinsurance of 0% or 20% for Medicare-covered Physical Therapy in-person visits.** **You pay a coinsurance of 0% or 20% for Medicare-covered Speech and Language Pathology in-person visits.** **If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.**
Outpatient substance use disorder services	You pay a coinsurance of 0% or 20% for Medicare-covered individual or group substance use disorder outpatient treatment visits. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.	**You pay a copayment of $0 for Medicare-covered individual or group substance use disorder outpatient treatment visits.**
Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers	You pay a copayment of $0 for each Medicare-covered outpatient hospital facility visit. You pay a copayment of $0 for each Medicare-covered ambulatory surgical center visit.	**You pay a coinsurance of 0% or 20% for each Medicare-covered outpatient hospital facility visit. 0% for any surgical procedures (i.e. polyp removal) during a colorectal screening. 0% or 20% for all other Outpatient Services not provided in an Ambulatory Surgical Center.** **You pay a coinsurance of 0% or 20% for each Medicare-covered ambulatory surgical center visit. 0% for any surgical procedures (i.e. polyp removal) during a colorectal screening. 0% or 20% for all other Ambulatory Surgical Center (ASC) services.**

	2026 (this year)	2027 (next year)
		If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.
Over-the-Counter Items	$200 every 3 months for specific over-the-counter drugs and other health-related pharmacy products, as listed in the OTC catalog.	**$50 every 3 months for specific over-the-counter drugs and other health-related pharmacy products, as listed in the OTC catalog.**
Partial hospitalization services and Intensive outpatient services	You pay a copayment of $0 or $175 for Medicare-covered partial hospitalization program services. You pay a copayment of $0 or $175 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 $60 for Medicare-covered partial hospitalization program services.** **You pay a copayment of $0 or $60 for Medicare-covered intensive outpatient program services.** **If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.**
Podiatry services (Medicare-covered)	You pay a copayment of $0 for each Medicare-covered podiatry visit.	**You pay a coinsurance of 0% or 20% for each Medicare-covered podiatry visit.** **If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.**
Pulmonary rehabilitation services	You pay a copayment of $0 for each Medicare-covered pulmonary rehabilitative therapy visit.	**You pay a coinsurance of 0% or 20% for each Medicare-covered pulmonary rehabilitative therapy visit.** **If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.**
Services to treat kidney disease and conditions	You pay a coinsurance of 0% or 15% for Medicare-covered renal dialysis. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.	**You pay a coinsurance of 0% or 20% for Medicare-covered renal dialysis.** **If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.**
Skilled nursing facility (SNF) care	For each Medicare-covered SNF stay you pay a copayment of: $0 or $20 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.	**For each Medicare-covered SNF stay you pay a copayment of:** **$0 per day for days 1-20;** **$0 or $221 per day for days 21-100** **If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.**

	2026 (this year)	2027 (next year)
Special Supplemental Benefits for the Chronically Ill **Healthy Grocery Allowance**	Not covered.	**Allowance of $200 every 3 months to purchase healthy grocery items.** **Members must be diagnosed with one of the following chronic conditions: cardiovascular disorders, chronic heart failure, chronic lung disorders, diabetes or stroke and also have a high risk of hospitalization as determined by the plan. Other eligibility criteria may apply.**
Supervised exercise therapy (SET)	You pay a copayment of $0 for each Medicare-covered supervised exercise therapy visit.	**You pay a coinsurance of 0% or 20% for each Medicare-covered supervised exercise therapy visit.** **If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a $0 copayment amount.**
Transportation	You pay a copayment of $0 for unlimited one-way trips to plan-approved locations.	**You pay a copayment of $0 for 20 one-way trips every year to plan-approved locations.**
Urgently needed services	You pay a copayment of $0 for Medicare-covered urgently needed services. You pay a copayment of $150 for Medicare-covered Worldwide urgently needed services.	**You pay a copayment of $0 or $40 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 $115 for Medicare-covered Worldwide urgently needed services.**
Vision services (Routine)	Allowance of $400 every year for routine eyewear. Annual eyewear allowance applies to the retail value only.	**Allowance of $225 every year for routine eyewear. Annual eyewear allowance applies to the retail value only.**

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 posted online at https://www.healthspring.com/medicare/member-resources/drug-list-formulary. 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 drugs, 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.

- ***Stage 1: Yearly Deductible***

  You start in this payment stage each calendar year. During this stage, you pay the full cost of your 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 costs reach $2,400.

- ***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.

Drug Costs in Stage 1: Yearly Deductible

The table shows your cost per prescription during this stage.

	2026 (this year)	2027 (next year)
Yearly Deductible	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.	**Your deductible amount is $0 or $300.** **During this stage, you pay Stage 2: Initial Coverage Stage (see table below) cost-sharing for drugs on*:*** **Tier 1 (Preferred Generic) and Tier 2 (Generic) and the full cost of drugs on 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 vaccines, or information about the costs for a long-term supply; at a network pharmacy that offers preferred cost sharing; or for mail-order prescriptions, go to Chapter 6, Section 5 of your *Evidence of Coverage.*

Once you've paid $2,400 out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).

	2026 (this year)	2027 (next year)
Tier 1: (Preferred Generic Drugs) 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.	*Standard cost-sharing:* You pay $5 per prescription. Your cost for a one-month mail-order prescription is $5. *Preferred cost-sharing:* You pay $0 per prescription. Your cost for a one-month mail-order prescription is $0.	***Standard cost-sharing:* You pay $4 per prescription.** **Your cost for a one-month mail-order prescription is $4.** ***Preferred cost-sharing:* You pay $0 per prescription.** **Your cost for a one-month mail-order prescription is $0.**
Tier 2 (Generic Drugs)	*Standard cost-sharing:* You pay $10 per prescription. Your cost for a one-month mail-order prescription is $10. *Preferred cost-sharing:* You pay $0 per prescription. Your cost for a one-month mail-order prescription is $0.	***Standard cost-sharing:* You pay $5 per prescription.** **Your cost for a one-month mail-order prescription is $5.** ***Preferred cost-sharing:* You pay $0 per prescription.** **Your cost for a one-month mail-order prescription is $0.**
Tier 3 (Preferred Brand Drugs)	*Standard cost-sharing:* You pay 24% of the total cost. Your cost for a one-month mail-order prescription is 24%. *Preferred cost-sharing:* You pay 24% of the total cost. Your cost for a one-month mail-order prescription is 24%. You will pay no more than $35 per month supply of each covered insulin product on this tier.	***Standard cost-sharing:* You pay 16% of the total cost.** **Your cost for a one-month mail-order prescription is 16%.** ***Preferred cost-sharing:* You pay 16% of the total cost.** **Your cost for a one-month mail-order prescription is 16%.** **You will pay no more than $35 per month supply of each covered insulin product on this tier.**
Tier 4 (Non-Preferred Drugs)	*Standard cost-sharing:* You pay 25% of the total cost. Your cost for a one-month mail-order prescription is 25%. *Preferred cost-sharing:* 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.	***Standard cost-sharing:* You pay 25% of the total cost.** **Your cost for a one-month mail-order prescription is 25%.** ***Preferred cost-sharing:* 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.**
Tier 5 (Specialty Drugs)	*Standard cost-sharing:* You pay 25% of the total cost. Your cost for a one-month mail-order	***Standard cost-sharing:* You pay 30% of the total cost.** **Your cost for a one-month mail-order**

	2026 (this year)	2027 (next year)
	prescription is 25%. *Preferred cost-sharing:* 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.	**prescription is 30%.** ***Preferred cost-sharing:* You pay 30% of the total cost.** **Your cost for a one-month mail-order prescription is 30%.** **You will pay no more than $35 per month supply of each covered insulin product on this tier.**

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.

SECTION 2 Administrative Changes

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

Description	2026 (this year)	2027 (next year)
Diabetic Preferred Brand Supplies	You are eligible for up to 3 preferred brand glucose monitor sensors per 30-day period, depending on your monitor.	**You are eligible for up to 5 preferred brand glucose monitor sensors per 30-day period, depending on your monitor.**
Urgently needed services and Worldwide urgent care	Urgent care copayment is waived if admitted for the same condition within 24 hours. Worldwide urgent care copayment is waived if admitted for the same condition within 24 hours.	**Urgent care copayment is not waived if admitted for the same condition within 24 hours.** **Worldwide urgent care copayment is not waived if admitted for the same condition within 24 hours.**

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 Medicare health plan or change to Original Medicare by December 7, you'll automatically be enrolled in our HealthSpring TotalCare (HMO D-SNP) plan.

If you want to change plans for 2027, 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). Remember, not all Medicare health plans cover prescription drugs. Also, be aware that for many plans, you can't join a Medicare health plan and simultaneously purchase a prescription drug plan.
- **To change to Original Medicare with separate Medicare drug coverage,** you can enroll in Part D plan and you'll automatically be 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.
- **To learn more about Original Medicare and the different types of Medicare plans**, visit Medicare.gov, check the *Medicare & You* 2027 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 Deadlines 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, 2027, 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, 2027.

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.

SECTION 4 Get Help Paying for Prescription Drugs

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 plan 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;
  - Your State Medicaid Office
- **Help from your state's pharmaceutical assistance program.** Texas has a program called Kidney Health Care Program that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (SHIP). To get the phone number for your state, visit shiphelp.org, or call 1-800-MEDICARE.

- **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 Texas HIV Medication 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 Texas HIV Medication Program at 1-800-255-1090. 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. 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 2027; you do not need to submit a new election request to continue participating in 2027. **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. To learn more about this payment option, call us at 1-800-668-6813 (TTY users call 711) or visit Medicare.gov.

SECTION 5 Questions?

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 2027 *Evidence of Coverage***

  This *Annual Notice of Change* gives you a summary of changes in your benefits and costs for 2027. For details, go to the 2027 *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 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**

  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 Texas, the SHIP is called Texas Health Information Counseling & Advocacy Program (HICAP).

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 Texas Health Information Counseling & Advocacy Program (HICAP) at 1-800-252-9240.

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 Medicare.gov**

  You can chat live at Medicare.gov/talk-to-someone.
- **Write to Medicare**

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

- **Visit Medicare.gov**

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

- **Read *Medicare & You* 2027**

  The *Medicare & You* 2027 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 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.

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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 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**

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

English:	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.
Español (Spanish):	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.
中文 (Chinese Mandarin):	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。
中文 (Chinese Cantonese):	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和服務，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。
Tagalog (Tagalog):	PAGBIGAY-PANSIN: Kung nagsasalita ka ng wikang tagalog, available para sa iyo ang mga serbisyo ng libreng 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.
Français (French):	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.
Việt (Vietnamese):	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.
Deutsch (German):	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.

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 fòma 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。

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