

Imperial Dynamic Plan (HMO) offered by Imperial Health Plan of California, Inc.

Annual Notice of Change for 2026

You're enrolled as a member of Imperial Dynamic Plan (HMO).

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 Imperial Dynamic Plan (HMO).
- To change to a **different plan**, visit 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*. You can also review the enclosed *Evidence of Coverage* to see if other benefit or cost changes affect you.

More Resources

- This material is available for free in Spanish.
- Imperial Health Plan of California (HMO) (HMO SNP) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-838-8271 (TTY: 711).
- Imperial Health Plan of California (HMO) (HMO SNP) cumple con las leyes federales de derechos civiles aplicables y no discrimina por cuestiones de raza, color, nacionalidad, edad, discapacidad o género.
ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-838-8271 (TTY: 711).
- Call Member Services at 1-800-838-8271 (TTY users call 711) for more information. Hours are October 1 – March 31: Monday – Sunday, from 8:00 am – 8:00 pm; April 1 – September 30: Monday – Friday, from 8:00 am – 8:00 pm. This call is free.
- Please contact Imperial Health Plan at 1-800-838-8271 if you need information in an accessible format such as Braille, Large print, Audio CD, Data CD. Our office hours are October 1 through March 31, Monday through Sunday from 8:00 am to 8:00 pm and April 1 through September 30, Monday through Friday from 8:00 am to 8:00 pm except holidays. TTY users can call 711.

About Imperial Dynamic Plan (HMO)

- Imperial Health Plan is an (HMO) (HMO SNP) with a Medicare Contract. Enrollment in Imperial Health Plan depends on contract renewal.
- When this material says “we,” “us,” or “our,” it means Imperial Health Plan of California, Inc. When it says “plan” or “our plan,” it means Imperial Dynamic Plan (HMO).
- **If you do nothing by December 7, 2025, you’ll automatically be enrolled in Imperial Dynamic Plan (HMO).** Starting January 1, 2026, you’ll get your medical and drug coverage through Imperial Dynamic Plan (HMO). Go to Section 3 for more information about how to change plans and deadlines for making a change.

H5496_424 ANOC 012_M ENG Accepted 09/03/25

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Summary of Important Costs for 2026

These are 2025 cost-sharing amounts and can change for 2026. Imperial Dynamic Plan (HMO) will provide updated rates as soon as they're released.

	2025 (this year)	2026 (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 <u>most</u> you'll pay out of pocket for covered Part A and Part B services. (Go to Section 1 for details.)	\$297.00	\$296.00
Primary care office visits	\$0 per visit	\$0 per visit
Specialist office visits	\$0 per visit	\$0 per visit
Inpatient hospital stays 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.	You pay a \$0 copay per day for days 1-90. Our plan provides a maximum of 60 Lifetime Reserve days. You pay a \$670 copay per day for days 1-60.	You pay a \$0 copay for days 1-90. You pay a \$0 copay per day for each Lifetime Reserve day.
Part D drug coverage deductible	\$0	\$0

	2025 (this year)	2026 (next year)
(Go to Section 1 for details.)		
Part D drug coverage (Go to Section 1 for details, including Yearly Deductible, Initial Coverage, and Catastrophic Coverage Stages.)	<p>Copayment during the Initial Coverage Stage:</p> <p>Drug Tier 1: \$0 copay</p> <p>Drug Tier 2: \$6 copay</p> <p>Drug Tier 3: \$45 copay You pay \$0 per month supply of each covered insulin product on this tier.}</p> <p>Drug Tier 4: \$90 copay You pay \$0 per month supply of each covered insulin product on this tier.</p> <p>Drug Tier 5: 33% coinsurance</p> <p>Catastrophic Coverage Stage:</p> <p>During this payment stage, you pay nothing for your covered Part D drugs and for excluded drugs that are covered under our enhanced benefit.</p>	<p>Copayment during the Initial Coverage Stage:</p> <p>Drug Tier 1: \$0 copay</p> <p>Drug Tier 2: \$6 copay You pay \$0 per month supply of each covered insulin product on this tier.</p> <p>Drug Tier 3: \$45 copay You pay \$0 per month supply of each covered insulin product on this tier.</p> <p>Drug Tier 4: \$90 You pay \$0 per month supply of each covered insulin product on this tier.</p> <p>Drug Tier 5: 33% coinsurance</p> <p>Catastrophic Coverage Stage:</p> <p>During this payment stage, you pay nothing for your covered Part D drugs and for excluded drugs that are covered under our enhanced benefit.</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)
Monthly plan premium (You must also continue to pay your Medicare Part B premium.) There is no change for the upcoming benefit year.	\$0	\$0
Part B premium reduction This amount will be deducted from your Part B premium. This means you'll pay less for Part B.	\$60	\$35

Factors that could change your Part D Premium Amount

- Late Enrollment Penalty - Your monthly plan premium will be *more* if you're required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that's at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.
- Higher Income Surcharge - If you have a higher income, you may have to pay an additional amount each month directly to the government for Medicare drug coverage.

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.

	2025 (this year)	2026 (next year)
Maximum out-of-pocket amount 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. There is no change for the upcoming benefit year.	\$297.00 Once you have paid \$297.00 out of pocket for covered Part A and Part B service, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.	\$296.00 Once you've paid \$296.00 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 current *Provider Directory* is included in the envelope with this material.

Our network of providers has changed for next year. Review the 2026 *Provider Directory* imperialhealthplan.com to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network. Here's how to get an updated *Provider Directory*:

- Visit our website at imperialhealthplan.com.
- Call Member Services at 1-800-838-8271 (TTY users call 711) to get current provider information or to ask us to mail you a *Provider 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 Member Services at 1-800-838-8271 (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 *Pharmacy Directory* is included in the envelope with this material.

Our network of pharmacies has changed for next year. Review the 2026 *Pharmacy Directory* imperialhealthplan.com to see which pharmacies are in our network. Here's how to get an updated *Pharmacy Directory*:

- Visit our website at imperialhealthplan.com.
- Call Member Services at 1-800-838-8271 (TTY users call 711) to get current pharmacy information or to ask us to mail you a *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 Member Services at 1-800-838-8271 (TTY users call 711) for help.

Section 1.5 Changes to Benefits & Costs for Medical Services

These are 2025 cost-sharing amounts and can change for 2026. Imperial Dynamic Plan (HMO) will provide updated rates as soon as they're released.

	2025 (this year)	2026 (next year)
Inpatient Hospital	Our plan provides a maximum of 60 Lifetime Reserve days. You pay a \$670 copay per day for days 1-60.	You pay a \$0 copay per day for each Lifetime Reserve day.
Skilled Nursing Facility (SNF)	Skilled Nursing Facility Services are <u>not</u> provided as a supplemental benefit under Part C.	Skilled Nursing Facility Services are provided as a supplemental benefit under Part C.
Home Health Services	You pay a \$10 copayment for each Medicare-covered home health care visit.	You pay a \$0 copayment for each Medicare-covered home health care visit.

	2025 (this year)	2026 (next year)
Chiropractic Services	There is no copayment for Medicare-covered chiropractic services.	You pay a \$0 copay for 35 visits (combined with Acupuncture Treatments) every year.
Mental Health Specialty Services	You pay a 20% coinsurance for each Medicare-covered individual or group therapy session.	You pay a \$0 copay for each Medicare-covered individual or group therapy session.
Ambulance Services	Your copay/coinsurance is <u>not</u> waived if you are admitted to a hospital within 48 hours.	Your copay/coinsurance is waived if you are admitted to a hospital within 48 hours.
Acupuncture Treatments	Not Covered.	You pay \$0 copay for 35 visits (combined with Chiropractic Services) every year.

	2025 (this year)	2026 (next year)
Fitness Benefit	Through Silver & Fit® you are eligible to receive one of the following Home Fitness Kits per year: (1) Fitbit® or Garmin® Wearable Fitness Tracker Kit, (2) Dumbbells & Exercise Bands, (3) Pilates ball & Towel, (4) Yoga Mat & Towel, (5) Yoga Strap & Yoga Blocks, (6) Swim Goggles & Kickboard, (7) Aquatic Resistance Gloves & Pull Float, or (8) Stability Walking Poles.	Through Silver & Fit® you are eligible to receive one of the following Home Fitness Kits per year: (1) Resistance Band (2) Balance Ball (3) Yoga Mat (4) Foam Roller (5) Pedometer.
In-Home Support Services	There is \$0 copayment for up to 48 hours per year of covered in-home support services.	There is \$0 copayment for up to 60 hours per year of covered in-home support services.
SSBCI Qualified Food and Produce/Grocery	Not Covered.	Users who meet the chronic condition qualifier are eligible for a \$45 maximum coverage amount every three months. Remaining funds cannot be rolled over to the next quarter. Mode of delivery is via SODA card.

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.

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 Member Services at 1-800-838-8271 (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 does 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 you don't get this material by September 30, call Member Services at 1-800-838-8271 (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 no longer exist in the Part D benefit.

- **Stage 1: Yearly Deductible**

We have no deductible, so this payment stage doesn't apply to you.

- **Stage 2: Initial Coverage**

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 \$2,100.00.

- **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)
Yearly Deductible	Because we have no deductible, this payment stage doesn't apply to you.	Because we have no deductible, this payment stage doesn't apply to you.

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 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 more information about the costs of vaccines, or information about the costs for a long-term supply or for mail-order prescriptions, go to Chapter 6 of your *Evidence of Coverage*.

Once you've paid \$2,100.00 out of pocket for covered Part D drugs, you'll move to the next stage (the Catastrophic Coverage Stage).

	2025 (this year)	2026 (next year)
Preferred Generic, Tier 1:	\$0 copay	\$0 copay
Generic, Tier 2:	\$6 copay	\$6 copay
Preferred Brand, Tier 3:	\$45 copay	\$45 copay
Non-Preferred Drug, Tier 4:	\$90 copay	\$90 copay
Specialty Tier, Tier 5:	33% coinsurance	33% coinsurance

Changes to the Catastrophic Coverage Stage

If you reach the Catastrophic Coverage Stage, you pay nothing for your covered Part D drugs and for excluded drugs that are covered under our enhanced benefit.

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

SECTION 2 Administrative Changes

	2025 (this year)	2026 (next year)
Change in Customer Service Contact Local Phone Number for Current Medicare Beneficiaries	(800) 838-5100	(800) 838-8271
Change in Customer Service Contact Local Phone Number for Prospective Medicare Beneficiaries	(800) 838-5100	(800) 838-5914

	2025 (this year)	2026 (next year)
Change in Customer Service Contact Local Phone Number for Current Part D Medicare Beneficiaries	(800) 838-5100	(800) 838-8271
Change in Customer Service Contact Local Phone Number for Prospective Part D Medicare Beneficiaries	(800) 838-5100	(800) 838-5914
Change in In-Network service categories that require prior authorization	Partial Hospitalization; Barium Enemas	Partial Hospitalization Program
Changes in In-Network service categories that require a referral	Partial Hospitalization	Partial Hospitalization Program
Medicare Prescription Payment Plan	<p>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).</p> <p>You may be participating in this payment option.</p>	<p>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.</p> <p>To learn more about this payment option, call us at 1-800-838-8271 (TTY users call 711) or visit www.Medicare.gov.</p>

SECTION 3 How to Change Plans

To stay in Imperial Dynamic Plan (HMO), 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 Imperial Dynamic Plan (HMO).

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 Imperial Dynamic Plan (HMO).
- **To change to Original Medicare with Medicare drug coverage,** enroll in the new Medicare drug plan. You'll be automatically disenrolled from Imperial Dynamic Plan (HMO).
- **To change to Original Medicare without a drug plan,** you can send us a written request to disenroll. Call Member Services at 1-800-838-8271 (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 1.1).
- **To learn more about Original Medicare and the different types of Medicare plans,** visit 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, Imperial Health Plan of California, Inc. offers other Medicare health 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, 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

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 won't 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.
- **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 help through the California AIDS Drug Assistance Program (ADAP). For information on eligibility criteria, covered drugs, how to enroll in the program, or, if you're currently enrolled, how to continue getting help, call (844) 421-7050 (TTY users call 711). 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 ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. All members are eligible to participate in the Medicare Prescription Payment Plan payment option. To learn more about this payment option, call us at 1-800-838-8271 (TTY users call 711) or visit www.Medicare.gov.

SECTION 5 Questions?

Get Help from Imperial Dynamic Plan (HMO)

- **Call Member Services at 1-800-838-8271 (TTY users call 711.)**

We're available for phone calls October 1 – March 31: Monday – Sunday, from 8:00 am – 8:00 pm; April 1 – September 30: Monday – Friday, from 8:00 am – 8:00 pm. 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 Imperial Dynamic Plan (HMO). 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 imperialhealthplan.com or call Member Services at 1-800-838-8271 (TTY users call 711) to ask us to mail you a copy. You can also review the enclosed *Evidence of Coverage* to see if other benefit or cost changes affect you.

- **Visit imperialhealthplan.com**

Our website has the most up-to-date information about our provider network (*Provider Directory/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 California, the SHIP is called California Health Insurance Counseling and Advocacy Program.

Call California Health Insurance Counseling and Advocacy Program to get free personalized health insurance counseling. They can help you understand your Medicare plan choices and answer questions about switching plans. Call California Health Insurance Counseling and Advocacy Program at 1-800-434-0222 (TTY users call TTY (800) 434-0222). Learn more about California Health Insurance Counseling and Advocacy Program by visiting www.aging.ca.gov/hicap.

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 can call 1-877-486-2048.

- **Chat live with www.Medicare.gov**

You can chat live at 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**

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 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 or by calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.