

Updates to your 2027 Health Alliance Plan Medicare Advantage plan

Dear Valued Member,

Thank you for being a Health Alliance Plan member. We work hard all year to provide you with the best healthcare possible. We're excited to announce some updates to your 2027 plan.

Please note: You do not need to take any action. Your Medicare Advantage plan will be automatically renewed.

What to know for 2027

- Most of your core benefits will remain the same for next year. This includes core benefits you rely on.
- Your \$0 monthly plan premium,¹ \$0 annual deductible, \$0 primary care physician copay and \$30 specialist copay will stay the same.
- You will still have the same flexibility of your PPO with the freedom to see providers both in and out of network without referrals.
- You will have access to a new fitness partner powered by One Pass with unlimited access to hundreds of gyms across Michigan. Online workout options may also be available.

What's changing?

We have worked hard to ensure that your benefits remain affordable and accessible, while making only minimal adjustments to certain costs.

- **Health Alliance Plan Visa[®] Prepaid Card:** Your \$65 card will refresh quarterly and funds will not roll over to the next quarter.
- **Dental:** Full coverage for dental cleanings and preventive care with no copay or deductible. Plus, 50% coverage for most comprehensive dental services, up to \$1,500. No authorization or referral required. Crowns, crown repair and onlay costs are no longer covered.
- **Physical, occupational and speech therapy:** \$30 copay per visit.

What's next?

We know Medicare can be confusing, especially when things change. It's our goal to make it as easy as possible.

¹ You must continue to pay your Medicare Part B premium. If you have a late enrollment penalty, it will still apply.

Please take a moment to read the enclosed **Annual Notice of Change (ANOC)**. It explains all the specific changes to your plan for 2027.

While reading it, if you have any questions, you can learn more about your current plan details and usage for 2026 by logging into your member account at portal.hap.org.

To contact customer service, please call:

(888) 658-2536 (TTY: 711)

Hours of operation:

Oct. 1 – Mar. 31
8 a.m. – 8 p.m.
Seven days a week

Apr. 1 – Sept. 30
8 a.m. – 8 p.m.
Monday – Friday

We're here for you

We're committed to providing you with the best care and support. Thank you for trusting us with your healthcare needs, and we look forward to being there for you in the coming year.

Sincerely,

Health Alliance Plan Customer Service

Health Alliance Plan of Michigan has HMO, HMO-POS and PPO plans with Medicare contracts. Enrollment depends on contract renewal.

H2322_PPO 017 ANOC 2027 COV LET_C

HAP1205750

HAP Member Assist (PPO) offered by Alliance Health and Life Insurance Company

Annual Notice of Change for 2027

You're enrolled as a member of *HAP Member Assist*.

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 *HAP Member Assist*.
- To change to a **different plan**, visit [Medicare.gov](https://www.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.hap.org/forms or call Customer Service at (888) 658-2536 (TTY users call 711) to get a copy by mail.

More Resources

- Call Customer Service at (888) 658-2536 (TTY users call 711). Hours are 8 a.m. to 8 p.m., Seven Days a Week (Oct. 1 – March 31) and 8 a.m. to 8 p.m., Monday through Friday (April 1 - Sept. 30). Prescription drug benefit related calls: Available 24 hours a day, seven days a week. This call is free.
- This booklet is available in alternate formats (e.g., large print and audio).

About *HAP Member Assist*

- *Health Alliance Plan of Michigan* has HMO, HMO-POS, PPO plans with Medicare contracts. Enrollment depends on contract renewal.
- When this material says "we," "us," or "our," it means *Alliance Health and Life Insurance Company (HAP Member Assist (PPO))*. When it says "plan" or "our plan," it means *HAP Member Assist*.
- **If you do nothing by December 7, 2026, you'll automatically be enrolled in *HAP Member Assist*.** Starting January 1, 2027, you'll get your medical and drug coverage through *HAP Member Assist*. Go to Section 3 for more information about how to change plans and deadlines for making a change.

Y0076_2027_ANOC PPO 017_M

OMB Approval 0938-1051 (Expires: July 31, 2029)

27PPOMAPD017_A
HAP1203966

Table of Contents

Summary of Important Costs for 2027	3
SECTION 1 Changes to Benefits & Costs for Next Year	5
Section 1.1 Changes to the Monthly Plan Premium.....	5
Section 1.2 Changes to Your Maximum Out-of-Pocket Amount	6
Section 1.3 Changes to the Provider Network	7
Section 1.4 Changes to the Pharmacy Network	8
Section 1.5 Changes to Benefits & Costs for Medical Services	8
Section 1.6 Changes to Part D Drug Coverage	13
Section 1.7 Changes to Prescription Drug Benefits & Costs	14
SECTION 2 Administrative Changes	17
SECTION 3 How to Change Plans	18
Section 3.1 Deadlines for Changing Plans	19
Section 3.2 Are there other times of the year to make a change?	19
SECTION 4 Get Help Paying for Prescription Drugs	19
SECTION 5 Questions?	20
Get Help from <i>HAP Member Assist</i>	20
Get Free Counseling about Medicare.....	21
Get Help from Medicare	21

Summary of Important Costs for 2027

	2026 (this year)	2027 (next year)
Monthly plan premium* *Your premium can be higher or lower than this amount. Go to Section 1.1 for details.	\$0 - \$8.80	\$0 - \$6.30
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 1.2 for details.)	From network providers: \$5,200 From network and out-of-network providers combined: \$5,200	From network providers: \$5,600 From network and out-of-network providers combined: \$5,600
Primary care office visits	In-Network \$0 Copay per visit Out-of-Network 20% Coinsurance per visit	In-Network \$0 Copay per visit Out-of-Network 20% Coinsurance per visit
Specialist office visits	In-Network \$30 Copay per visit Out-of-Network 20% Coinsurance per visit	In-Network \$30 Copay per visit Out-of-Network 20% Coinsurance per visit

	2026 (this year)	2027 (next year)
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.	In-Network \$250 Copay per day for days 1 - 5 \$0 Copay per day for days 6 - 90 Out-of-Network You pay 20% Coinsurance per admission	In-Network \$335 Copay per day for days 1 - 7 \$0 Copay per day for days 8 - 90 Out-of-Network You pay 20% Coinsurance per admission
Part D drug coverage (Go to Section 1.7 for details, including Yearly Deductible, Initial Coverage, and Catastrophic Coverage Stages.)	Part D drug coverage deductible \$615 except for covered insulin products and most adult Part D vaccines Copayment/Coinsurance during the Initial Coverage Stage: Drug Tier 1: <i>Standard cost sharing:</i> \$9 <i>Preferred cost sharing:</i> \$0 Drug Tier 2: <i>Standard cost sharing:</i> \$16 <i>Preferred cost sharing:</i> \$10 Drug Tier 3: <i>Standard cost sharing:</i> 20% You pay no more than \$35 per month supply of each covered insulin product on this tier. <i>Preferred cost sharing:</i> 18% You pay no more than \$35 per month supply of each covered insulin product on this tier. Drug Tier 4: <i>Standard cost sharing:</i> 42% You pay no more than \$35 per month supply of each	Part D drug coverage deductible \$500 except for covered insulin products and most adult Part D vaccines Copayment/Coinsurance during the Initial Coverage Stage: Drug Tier 1: <i>Standard cost sharing:</i> \$9 <i>Preferred cost sharing:</i> \$0 Drug Tier 2: <i>Standard cost sharing:</i> \$13 <i>Preferred cost sharing:</i> \$7 Drug Tier 3: <i>Standard cost sharing:</i> 22% You pay no more than \$35 per month supply of each covered insulin product on this tier. <i>Preferred cost sharing:</i> 20% You pay no more than \$35 per month supply of each covered insulin product on this tier. Drug Tier 4: <i>Standard cost sharing:</i> 27% You pay no more than \$35 per month supply of each

	2026 (this year)	2027 (next year)
	covered insulin product on this tier. <i>Preferred cost sharing: 40%</i> You pay no more than \$35 per month supply of each covered insulin product on this tier. Drug Tier 5: <i>Standard cost sharing: 25%</i> You pay no more than \$35 per month supply of each covered insulin product on this tier. <i>Preferred cost sharing: 25%</i> You pay no more than \$35 per month supply of each covered insulin product on this tier. Catastrophic Coverage Stage: During this payment stage, you pay nothing for your covered Part D drugs.	covered insulin product on this tier. <i>Preferred cost sharing: 25%</i> You pay no more than \$35 per month supply of each covered insulin product on this tier. Drug Tier 5: <i>Standard cost sharing: 28%</i> You pay no more than \$35 per month supply of each covered insulin product on this tier. <i>Preferred cost sharing: 28%</i> You pay no more than \$35 per month supply of each covered insulin product on this tier. Catastrophic Coverage Stage: 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.)	\$0 - \$8.80	\$0 - \$6.30

	2026 (this year)	2027 (next year)
Additional premium for optional supplemental benefits If you've enrolled in an optional supplemental benefit package, you'll pay this premium in addition to the monthly plan premium above. (You must also continue to pay your Medicare Part B premium.)	Not Applicable	Delta Dental PPO \$48.50 per month

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 Part D or 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.
- **Extra Help** - Your monthly plan premium will be *less* if you get Extra Help with your drug costs. Go to Section 4 for more information about Extra Help from Medicare.

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.

	2026 (this year)	2027 (next year)
In-network maximum out-of-pocket amount Your costs for covered medical services (such as copayments) from network providers count toward your in-network maximum out-of-pocket amount.	\$5,200	\$5,600 Once you've paid \$5,600 out of pocket for covered Part A and Part B services, you'll pay nothing for your covered Part A and Part B services from network

	2026 (this year)	2027 (next year)
Our plan premium (if you have one) and your costs for prescription drugs don't count toward your maximum out-of-pocket amount. If you choose an optional supplemental dental plan, your plan premium and your costs for services also do not count toward your maximum out-of-pocket amount.		providers for the rest of the calendar year.
Combined maximum out-of-pocket amount Your costs for covered medical services (such as copayments) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your plan premium (if you have one) and your costs for outpatient prescription drugs don't count toward your maximum out-of-pocket amount for medical services. If you choose an optional supplemental dental plan, your plan premium and your costs for services also do not count toward your maximum out-of-pocket amount.	\$5,200	\$5,600 Once you've paid \$5,600 out of pocket for covered Part A and Part B services, you'll pay nothing for your covered Part A and Part B services from network or out-of-network providers 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 Directory* www.hap.org/find-a-doctor 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 www.hap.org/medicare.
- Call Customer Service at (888) 658-2536 (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 Customer Service at (888)

658-2536 (TTY users call 711) for help. You may have a special enrollment period if your provider leaves the plan network.

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 *Pharmacy Directory* www.hap.org/find-a-doctor to see which pharmacies are in our network. Here's how to get an updated *Pharmacy Directory*:

- Visit our website at www.hap.org/medicare.
- Call Customer Service at (888) 658-2536 (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 Customer Service at (888) 658-2536 (TTY users call 711) for help.

Section 1.5 Changes to Benefits & Costs for Medical Services

	2026 (this year)	2027 (next year)
<i>Ambulatory Surgical Center (ASC) Services</i>	In-Network: \$150 copay for ASC services per visit.	In-Network: \$225 copay for ASC services per visit.
<i>Dental Services</i>	In-Network: There is \$2,000 allowance for all dental services per year. You pay nothing for other diagnostic imaging, additional tests and exams, root canals, fillings, bridges, and bridge repairs, onlays, crowns, crown repairs, simple extractions, oral surgery, perio surgical and non-procedures, emergency	In-Network: There is a \$1,500 allowance for all dental services per year. You pay 50% coinsurance for root canals, fillings, simple extractions and oral surgery. Other diagnostic imaging, additional tests and exams, crowns, crown repairs and

	2026 (this year)	2027 (next year)
	palliative treatment, occlusal guards/occlusal adjustments and anesthesia.	onlays, perio surgical and non-surgical procedures, bridges, bridge repairs, emergency palliative treatment, occlusal guards/occlusal adjustments, and anesthesia are <u>not</u> covered.
<i>Fitness Benefit</i>	In-Network: You pay nothing for the fitness benefit. Must use SilverSneakers. Out-of-Network: Not covered.	In-Network: You pay nothing for the fitness benefit. We partner with One Pass for your fitness benefit. Out-of-Network: 95% coinsurance per month for the fitness benefit. The same benefit limits apply in and out-of-network. Please see Evidence of Coverage (EOC) for more information.
<i>Flex Card</i>	You have a Flex Card with an \$116 allowance per quarter with rollover to next quarter for approved Over the Counter (OTC) items, healthy food/produce (for eligible members) from our online OTC catalog or from a participating retail store, and copay assistance. You will receive a Prepaid Benefits Visa to use for this benefit.	You have a Flex Card with a combined \$65 allowance per quarter that does not rollover to the next quarter for approved Over the Counter (OTC) items from our online OTC catalog or from a retail store and copay assistance. Healthy food/produce (for eligible members) is <u>not</u> a covered benefit. You do not need a new card. Please keep the card you

	2026 (this year)	2027 (next year)
		have. Your 2027 quarterly allowance will be added when the new plan year begins. Please see your Evidence of Coverage (EOC) for more information.
<i>Hearing Services (routine)</i>	Out-of-Network: Not covered out-of-network. Must use NationsHearing.	Out-of-Network: Up to \$75 reimbursement for one supplemental routine hearing exam. You are responsible for any cost above the following allowed amounts depending on technology level: \$0 - \$1,575. The same benefit limits apply in-network and out-of-network. Please see Evidence of Coverage (EOC) for more information.
<i>Home Delivered Meals</i>	In-Network: You pay nothing for post discharge home delivered meals. Must use Mom's Meals. Out-of-Network: Not covered. Must use Mom's Meals.	In-Network: You pay nothing for post discharge home delivered meals. We partner with Mom's Meals for this benefit. Out-of-Network: 95% coinsurance up to the allowed amount for medically tailored home delivered meals prepared at qualified facilities. Please see Evidence of Coverage (EOC) for restrictions.

	2026 (this year)	2027 (next year)
<i>Inpatient Hospital stays (includes Psychiatric)</i>	In-Network: \$250 copay per day for days 1-5 per admission. \$0 Copay per day for days 6-90 per admission.	In-Network: \$335 copay per day for days 1-7 per admission. \$0 Copay per day for days 8-90 per admission.
<i>Outpatient Diagnostic Procedures/Tests (Allergy Testing)</i>	In-Network: You pay nothing for allergy testing per visit.	In-Network: \$65 copay for allergy testing per visit.
<i>Outpatient Hospital Services and Outpatient Observation Services</i>	In-Network: \$200 copay for outpatient hospital/observation services per visit.	In-Network: \$275 copay for outpatient hospital/observation services per visit.
<i>Over-the-Counter (OTC) Items</i>	In-Network: You pay nothing for this benefit. You have a Flex Card allowance that can be used for eligible OTC items. You may use our OTC online catalog or visit a participating retail store. You will receive a Prepaid Benefits Visa to use for this benefit. Out-of-Network: Not covered.	In-Network: You pay nothing for this benefit. You have a Flex Card allowance that can be used for eligible OTC items. You may use our online OTC catalog or visit a participating retail store. You do not need a new card. Please keep the card you have. Your 2027 quarterly allowance will be added when the new plan year begins. Out-of-Network: 50% coinsurance for each eligible OTC item purchased from a non-participating retail store up to the available allowance amount. The same limits apply in and out-of-network. Please see

	2026 (this year)	2027 (next year)
		your Evidence of Coverage (EOC) for more information.
<i>Physical, Occupational or Speech Therapy Services</i>	In-Network: \$20 copay for therapy services per visit.	In-Network: \$30 copay for therapy services per visit.
<i>Skilled Nursing Facility (SNF)</i>	In-Network: \$0 copay for days 1-20 for SNF care. \$218 copay for days 21-100 for SNF care.	In-Network: \$10 copay for days 1-20 for SNF care. \$221 copay for days 21-100 for SNF care.
<i>Special Supplemental Benefits for the Chronically Ill (SSBCI)</i>	Enrollees with chronic condition(s) that meet certain criteria may be eligible for supplemental benefits for the chronically ill (SSBCI). The SSBCI benefit available for eligible members is healthy food and produce which may be purchased via our online catalog or by using your Flex Card at participating retailers.	SSBCI healthy food and produce benefit is <u>not</u> covered.
<i>Telemedicine (provided by approved contracted vendor)</i>	You pay nothing for telemedicine. Must use Amwell.	Telemedicine is <u>not</u> covered.
<i>Therapeutic Radiological Services</i>	In-Network: \$25 copay for therapeutic radiological services per visit.	In-Network: 20% coinsurance for therapeutic radiological services per visit.
<i>Transportation Services</i>	You pay nothing for 12 one-way trips.	Transportation services are <u>not</u> covered.
<i>Vision Services (routine)</i>	Out-of-Network: Not covered out-of-network. Must use EyeMed.	Out-of-Network: Up to \$50 reimbursement for one annual supplemental

	2026 (this year)	2027 (next year)
		routine eye exam. 80% Coinsurance for frames and lenses or contact lenses up to \$150. You are responsible for any cost above the allowed amount. The same benefit limits apply whether you use an in or out-of-network provider. Please see Evidence of Coverage (EOC) for more information.
<i>Worldwide Urgently Needed Services</i> <i>(Includes telehealth visits)</i>	\$45 copay for Worldwide urgently needed services per visit.	\$50 copay for Worldwide urgently needed services per visit.

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.hap.org/member-resources/medicare-resources/prescription-coverage/formulary-drug-list>.

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 (888) 658-2536 (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 you don’t get this material by September 30, 2026, call Customer Service at (888) 658-2536 (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 Drug) and Tier 5 (Specialty) drugs until you reach 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 total drug 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	\$615	\$500
		During this stage, you pay \$9 per prescription for Standard cost sharing and \$0 per prescription for Preferred cost sharing for Tier 1 (Preferred

	2026 (this year)	2027 (next year)
		Generic) and \$13 per prescription for Standard cost sharing and pay \$7 per prescription for Preferred cost sharing for Tier 2 (Generic) and the full cost of drugs on Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug) and Tier 5 (Specialty) until you've reached the yearly deductible.

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 more information about the costs of 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 of your *Evidence of Coverage*.

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

	2026 (this year)	2027 (next year)
Preferred Generics:	<i>Standard cost sharing:</i> You pay \$9. <i>Preferred cost sharing:</i> You pay \$0.	<i>Standard cost sharing:</i> You pay \$9. <i>Preferred cost sharing:</i> You pay \$0.
Generics:	<i>Standard cost sharing:</i> You pay \$16. Your cost for a one-month mail-order prescription is \$16.	<i>Standard cost sharing:</i> You pay \$13. Your cost for a one-month mail-order prescription is \$13.

	2026 (this year)	2027 (next year)
	<i>Preferred cost sharing:</i> You pay \$10. Your cost for a one-month mail-order prescription is \$10.	<i>Preferred cost sharing:</i> You pay \$7. Your cost for a one-month mail-order prescription is \$7.
Preferred Brand:	<i>Standard cost sharing:</i> You pay 20% of the total cost. Your cost for a one-month mail-order prescription is 20%. <i>Preferred cost sharing:</i> You pay 18% of the total cost. Your cost for a one-month mail-order prescription is 18%.	<i>Standard cost sharing:</i> You pay 22% of the total cost. Your cost for a one-month mail-order prescription is 22%. <i>Preferred cost sharing:</i> You pay 20% of the total cost. Your cost for a one-month mail-order prescription is 20%.
Non-Preferred Drug:	<i>Standard cost sharing:</i> You pay 42% of the total cost. Your cost for a one-month mail-order prescription is 42%. <i>Preferred cost sharing:</i> You pay 40% of the total cost. Your cost for a one-month mail-order prescription is 40%.	<i>Standard cost sharing:</i> You pay 27% of the total cost. Your cost for a one-month mail-order prescription is 27%. <i>Preferred cost sharing:</i> You pay 25% of the total cost. Your cost for a one-month mail-order prescription is 25%.
Specialty Tier:	<i>Standard cost sharing:</i> You pay 25% of the total cost.	<i>Standard cost sharing:</i> You pay 28% of the total cost.

	2026 (this year)	2027 (next year)
	Your cost for a one-month mail-order prescription is 25%. <i>Preferred cost sharing:</i> You pay 25% of the total cost. Your cost for a one-month mail-order prescription is 25%.	Your cost for a one-month mail-order prescription is 28%. <i>Preferred cost sharing:</i> You pay 28% of the total cost. Your cost for a one-month mail-order prescription is 28%.

SECTION 2 Administrative Changes

We have administrative changes for 2027. The changes are summarized below.

	2026 (this year)	2027 (next year)
<i>Service Area</i>	Service area consists of Allegan, Antrim, Arenac, Barry, Bay, Berrien, Branch, Calhoun, Charlevoix, Clare, Clinton, Crawford, Eaton, Genesee, Gladwin, Grand Traverse, Gratiot, Hillsdale, Huron, Ingham, Ionia, Iosco, Isabella, Jackson, Kalamazoo, Kalkaska, Kent, Lake, Lapeer, Leelanau, Lenawee, Livingston, Macomb, Manistee, Mason, Mecosta, Midland, Missaukee, Monroe, Montcalm, Muskegon, Newaygo, Oakland, Oceana, Ogemaw, Osceola, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, Shiawassee,	Service area consists of Allegan, Antrim, Arenac, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Charlevoix, Clare, Clinton, Crawford, Eaton, Genesee, Gladwin, Grand Traverse, Gratiot, Hillsdale, Huron, Ingham, Ionia, Iosco, Isabella, Jackson, Kalamazoo, Kalkaska, Kent, Lake, Lapeer, Leelanau, Lenawee, Livingston, Macomb, Manistee, Mason, Mecosta, Midland, Missaukee, Monroe, Montcalm, Montmorency, Muskegon, Newaygo, Oakland, Oceana, Ogemaw, Osceola, Otsego, Ottawa,

	2026 (this year)	2027 (next year)
	St. Clair, Tuscola, Van Buren, Washtenaw, Wayne counties.	Roscommon, Saginaw, Sanilac, Shiawassee, St. Clair, Tuscola, Van Buren, Washtenaw, Wayne, Wexford counties.

SECTION 3 How to Change Plans

To stay in *HAP Member Assist*, you don't need to do anything. Unless you sign up for a different type of Medicare health plan or change to Original Medicare by December 7, you'll automatically be enrolled in our *HAP Member Assist*.

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 *HAP Member Assist*. 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 a Part D plan, and you'll automatically be disenrolled from *HAP Member Assist*.
- **To change to Original Medicare without a drug plan**, you can send us a written request to disenroll or visit our website to disenroll online www.hap.org/medicare. Call Customer Service at (888) 658-2536 (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 4).
- **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, *Alliance Health and Life Insurance Company (HAP Member Assist)* 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, 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 can 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 can 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 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 Michigan Drug Assistance Program, HIV Care Section, 888-826-6565 (toll-free). 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 Michigan Drug Assistance Program, HIV Care Section, 888-826-6565 (toll-free). 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 (866) 845-1803 (TTY users call (800) 716-3231) or visit [Medicare.gov](https://www.medicare.gov).

SECTION 5 Questions?

Get Help from *HAP Member Assist*

- **Call Customer Service at (888) 658-2536. (TTY users call 711.)**

We're available for phone calls April 1st through September 30th Monday through Friday, 8 a.m. to 8 p.m.; October 1st through March 31st seven days a week, 8 a.m. to 8 p.m.

Prescription drug benefit related calls: Available 24 hours a day, seven days a week. 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 *HAP Member Assist*. 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.hap.org/forms or call Customer Service at (888) 658-2536 (TTY users call 711) to ask us to mail you a copy.

- **Visit www.hap.org/medicare**

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 Michigan, the SHIP is called Michigan Medicare Assistance Program.

Call Michigan Medicare Assistance Program to get free personalized health insurance counseling. They can help you understand your Medicare plan choices and answer questions about switching plans. Call Michigan Medicare Assistance Program at (800) 803-7174. Learn more about Michigan Medicare Assistance Program by visiting (www.shiphelp.org).

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 [Medicare.gov](https://www.medicare.gov)**

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

- **Write to Medicare**

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

- **Visit [Medicare.gov](https://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 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](https://www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.



HAP Member Assist Customer Service

Method	Customer Service – Contact Information
Call	(888) 658-2536. Calls to this number are free. Our normal business hours are: 8 a.m. to 8 p.m., Seven Days a Week (Oct. 1 – March 31) and 8 a.m. to 8 p.m., Monday through Friday (April 1 - Sept. 30). Prescription drug benefit related calls: Available 24 hours a day, seven days a week.
TTY	711. Calls to this number are free. Our normal business hours are: 8 a.m. to 8 p.m., Seven Days a Week (Oct. 1 – March 31) and 8 a.m. to 8 p.m., Monday through Friday (April 1 - Sept. 30). Prescription drug benefit related calls: Available 24 hours a day, seven days a week.
Write	Health Alliance Plan of Michigan Medicare Advantage Plans, ATTN: Customer Service, 1414 East Maple Rd., Troy, MI 48083
Website	www.hap.org/medicare

Michigan Medicare Assistance Program

Michigan Medicare Assistance Program is a state program that gets money from the federal government to give free local health insurance counseling to people with Medicare.

Method	Contact Information
Call	(800) 803-7174
TTY	(888) 263-5897 Office hours are 8:00 am to 7:00 pm EST, Monday through Friday (except holidays).
Write	6105 W. St. Joseph Hwy., Suite 103, Lansing, MI 48917-4850
Website	www.shiphelp.org

PRA Disclosure Statement According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1051. If you have comments or suggestions for improving this form, write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.