

Geisinger Gold Secure Rx (HMO D-SNP) offered by Geisinger Health Plan

Annual Notice of Change for 2027

You're enrolled as a member of *Geisinger Gold Secure Rx (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 *Geisinger Gold Secure Rx (HMO D-SNP)*.
- 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 [geisinger.org/geisinger-gold-plan-documents](https://www.geisinger.org/geisinger-gold-plan-documents) or call Customer Care at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) to get a copy by mail.

More Resources

- Call Customer Care at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) for more information.

Hours are

October 1 – March 31:	8 a.m. – 8 p.m.	7 days a week
April 1 – September 30:	8 a.m. – 8 p.m.	Monday – Friday
	8 a.m. – 2 p.m.	Saturday

This call is free.

- Customer Care has free language interpreter services available for non-English speakers. We can also give you plan information in braille, audio, large print, or other alternate formats if you need it.

About *Geisinger Gold Secure Rx (HMO D-SNP)*

- Geisinger Gold Medicare Advantage HMO, PPO, and HMO D-SNP plans are offered by Geisinger Health Plan/Geisinger Indemnity Insurance Company/Geisinger Quality

Options, Inc., health plans with a Medicare contract. Continued enrollment in Geisinger Gold depends on contract renewal. Geisinger Health Plan/Geisinger Indemnity Insurance Company/Geisinger Quality Options, Inc., are part of Geisinger, an integrated health care delivery and coverage organization. Risant Health, Inc., is the parent organization of Geisinger. Our plan also has a written agreement with the Pennsylvania Department of Human Services (Medicaid) program to coordinate your Medicaid benefits.

- When this material says “we,” “us,” or “our,” it means *Geisinger Health Plan*. When it says “plan” or “our plan,” it means *Geisinger Gold Secure Rx (HMO D-SNP)*.
- **If you do nothing by December 7, 2026, you’ll automatically be enrolled in *Geisinger Gold Secure Rx (HMO D-SNP)*.** Starting January 1, 2027, you’ll get your medical and drug coverage through *Geisinger Gold Secure Rx (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 1.1 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 1.2 for details.)	\$9,250 <i>If you are eligible for Medicare cost-sharing help under Pennsylvania Department of Human Services (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.</i>	\$9,850 <i>If you are eligible for Medicare cost-sharing help under Pennsylvania Department of Human Services (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.</i>
Primary care office visits	\$0 copayment per visit	\$0 copayment per visit
Specialist office visits	20% coinsurance per visit <i>If you are eligible for Medicare cost-sharing help under Pennsylvania Department of Human Services (Medicaid), you most likely pay \$0 per visit.</i>	20% coinsurance per visit <i>If you are eligible for Medicare cost-sharing help under Pennsylvania Department of Human Services (Medicaid), you most likely pay \$0 per visit.</i>

	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.	<i>You pay the 2026 Original Medicare cost-sharing amounts.</i> <i>\$1,736 deductible for each benefit period.</i> <i>Days 1 – 60:</i> <i>\$0 copayment per day</i> <i>Days 61 to 90:</i> <i>\$434 copayment per day</i> <i>If you are eligible for Medicare cost-sharing help under Pennsylvania Department of Human Services (Medicaid), you most likely pay \$0.</i>	<i>You pay the 2027 Original Medicare cost-sharing amounts.</i> <i>These are 2026 cost-sharing amounts and can change for 2027. Geisinger Gold Secure Rx (HMO D-SNP) will provide updated rates as soon as they're released.</i> <i>\$1,736 deductible for each benefit period.</i> <i>Days 1 – 60:</i> <i>\$0 copayment per day</i> <i>Days 61 to 90:</i> <i>\$434 copayment per day</i> <i>If you are eligible for Medicare cost-sharing help under Pennsylvania Department of Human Services (Medicaid), you most likely pay \$0.</i>
Part D drug coverage (Go to Section 1.6 for details, including Yearly Deductible, Initial Coverage, and Catastrophic Coverage Stages.)	\$615 <i>For Tier 3, Tier 4, and Tier 5 except for covered insulin products and most adult Part D vaccines.</i> <i>Copayment/ Coinsurance during the Initial Coverage Stage:</i>	\$700 <i>For Tier 3, Tier 4 and Tier 5 except for covered insulin products and most adult Part D vaccines.</i>

	2026 (this year)	2027 (next year)
	Drug Tier 1: \$0 copayment Drug Tier 2: \$0 copayment Drug Tier 3: 25% coinsurance You pay no more than \$35 per month supply of each covered insulin product on Tier 3. Drug Tier 4: 25% coinsurance You pay no more than \$35 per month supply of each covered insulin product on Tier 4. Drug Tier 5: 25% coinsurance Drug Tier 6: \$0 copayment Catastrophic Coverage Stage: During this payment stage, you pay nothing for your covered Part D drugs.	Copayment/ Coinsurance during the Initial Coverage Stage: Drug Tier 1: \$0 copayment Drug Tier 2: \$0 copayment Drug Tier 3: 25% coinsurance You pay no more than \$35 per month supply of each covered insulin product on Tier 3. Drug Tier 4: 25% coinsurance You pay no more than \$35 per month supply of each covered insulin product on Tier 4. Drug Tier 5: 25% coinsurance Drug Tier 6: \$0 copayment 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 unless it's paid for you by Pennsylvania Department of Human Services (Medicaid).)	\$0.00	\$0.00

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)
Maximum out-of-pocket amount Cost-sharing paid by the beneficiary, Pennsylvania Department of Human Services (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 are eligible for Pennsylvania Department of Human Services (Medicaid) help with Part A and Part B copayments and coinsurance, you are not	\$9,250	\$9,850 <i>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.</i>

	2026 (this year)	2027 (next year)
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 and coinsurances) count toward your maximum out-of-pocket amount. Your costs for prescription drugs don't count toward your maximum out-of-pocket amount.		

Section 1.3 Changes to the Provider Network

Our network of providers has changed for next year. Review the 2027 *Provider Directory* [geisinger.org/geisinger-gold-2027-provider-directory](https://www.geisinger.org/geisinger-gold-2027-provider-directory) 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 [geisinger.org/geisinger-gold-2027-provider-directory](https://www.geisinger.org/geisinger-gold-2027-provider-directory).
- Call Customer Care at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) 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 Care at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) 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 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 of pharmacies has changed for next year. Review the 2027 *Pharmacy Directory* geisinger.org/geisinger-gold-2027-pharmacy-directory to see which pharmacies are in our network. Here's how to get an updated *Pharmacy Directory*:

- Visit our website at geisinger.org/geisinger-gold-2027-pharmacy-directory.
- Call Customer Care at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) 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 Pharmacy Customer Care at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984) for help.

Section 1.5 Changes to Benefits & Costs for Medical Services

The Annual Notice of Change tells you about changes to your Medicare benefits and costs.

	2026 (this year)	2027 (next year)
Supplemental Dental Services – Preventive Services – Oral examinations	<i>Oral exams (limited to 2 oral exams each calendar year) (periodic or limited oral evaluations)</i>	2 periodic oral exams each calendar year
Supplemental Dental Services – Preventive Services – Other diagnostic services	<i>Oral exams (limited to 2 oral exams each calendar year) (periodic or limited oral evaluations)</i>	2 limited (problem focused) oral evaluations each calendar year
Supplemental Dental Services – Preventive Services – Other preventive services	<i>Caries preventive medicament was not covered.</i>	Caries preventive medicament is covered up to 2 times per year.
Supplemental Dental Services – Comprehensive Services – Oral and Maxillofacial Surgery	<i>Simple extractions</i>	Oral Surgery is limited to extractions of an erupted tooth/teeth or exposed roots, surgical removal of residual tooth roots,

	2026 (this year)	2027 (next year)
		and alveoloplasty in conjunction with extractions. Extractions include local anesthesia and suturing as part of the Oral surgical procedures. Maxillofacial surgery and other maxillofacial services are not covered.
Inpatient hospital care	<i>You pay the 2026 Original Medicare cost-sharing amounts.</i> <i>\$1,736 deductible for each benefit period.</i> <i>Days 1 – 60:</i> <i>\$0 copayment per day</i> <i>Days 61 to 90:</i> <i>\$434 copayment per day</i> <i>If you are eligible for Medicare cost-sharing help under Pennsylvania Department of Human Services (Medicaid), you most likely pay \$0.</i>	You pay the 2027 Original Medicare cost-sharing amounts. These are 2026 cost-sharing amounts and can change for 2027. Geisinger Gold Secure Rx (HMO D-SNP) will provide updated rates as soon as they're released. \$1,736 deductible for each benefit period. Days 1 – 60: \$0 copayment per day Days 61 to 90: \$434 copayment per day If you are eligible for Medicare cost-sharing help under Pennsylvania Department of Human Services (Medicaid), you most likely pay \$0.

	2026 (this year)	2027 (next year)
Inpatient hospital care in a psychiatric facility	<i>You pay the 2026 Original Medicare cost-sharing amounts.</i> <i>\$1,736 deductible for each benefit period.</i> <i>Days 1 – 60:</i> <i>\$0 copayment per day</i> <i>Days 61 to 90:</i> <i>\$434 copayment per day</i> <i>\$868 per each ‘lifetime reserve day’ after 91 days of each benefit period, up to the maximum of 60 days over your lifetime.</i> <i>If you are eligible for Medicare cost-sharing help under Pennsylvania Department of Human Services (Medicaid), you most likely pay \$0.</i>	<i>You pay the 2027 Original Medicare cost-sharing amounts.</i> <i>These are 2026 cost-sharing amounts and can change for 2027. Geisinger Gold Secure Rx (HMO D-SNP) will provide updated rates as soon as they’re released.</i> <i>\$1,736 deductible for each benefit period.</i> <i>Days 1 – 60:</i> <i>\$0 copayment per day</i> <i>Days 61 to 90:</i> <i>\$434 copayment per day</i> <i>\$868 per each ‘lifetime reserve day’ after 91 days of each benefit period, up to the maximum of 60 days over your lifetime.</i> <i>If you are eligible for Medicare cost-sharing help under Pennsylvania Department of Human Services (Medicaid), you most likely pay \$0.</i>

	2026 (this year)	2027 (next year)
Outpatient diagnostic tests/procedures (non-radiological)	<i>20% coinsurance for outpatient diagnostic test/procedures such as metabolism readings, respiratory function tests, allergy tests, and more.</i> <i>If you are eligible for Medicare cost-sharing help under Pennsylvania Department of Human Services (Medicaid), you most likely pay \$0.</i>	\$0 copayment for spirometry tests. 20% coinsurance for all other outpatient diagnostic tests/procedures such as metabolism readings, respiratory function tests, allergy tests, and more. <i>If you are eligible for Medicare cost-sharing help under Pennsylvania Department of Human Services (Medicaid), you most likely pay \$0.</i>
Over the Counter and Home and Bathroom Safety Devices/Items	<i>You are eligible for \$150 every month to be used toward the purchase of over-the-counter (OTC) and home and bathroom safety devices/items.</i>	<i>You are eligible for \$155 every month to be used toward the purchase of over-the-counter (OTC) and home and bathroom safety devices/items.</i>

	2026 (this year)	2027 (next year)
Skilled nursing facility (SNF) care	<i>You pay the 2026 Original Medicare Cost Sharing Amounts.</i> <i>\$1,736 deductible for each benefit period.</i> <i>Days 1 to 20:</i> <i>\$0 copayment per day</i> <i>Days 21 to 100:</i> <i>\$217 copayment per day</i>	<i>You pay the 2027 Original Medicare Cost Sharing Amounts.</i> <i>These are 2026 cost-sharing amounts and can change for 2027. Geisinger Gold Secure Rx (HMO D-SNP) will provide updated rates as soon as they're released.</i> <i>\$1,736 deductible for each benefit period.</i> <i>Days 1 to 20:</i> <i>\$0 copayment per day</i> <i>Days 21 to 100:</i> <i>\$217 copayment per day</i>
Special Supplemental Benefits for the Chronically Ill (SSBCI)* If you are diagnosed with a chronic condition listed and meet certain criteria, you may be eligible for additional benefits. Diagnosis limitations apply. - Chronic alcohol use disorder and other substance use disorders (SUDs) - Autoimmune disorders - Cancer - Chronic heart failure - Cardiovascular disorders - Dementia	<i>Not Covered</i>	<i>The benefits mentioned are part of a special supplemental program for the chronically ill.</i> <i>Not all members qualify.</i> <i>After approval by the Plan, the flexible allowance will be made available to purchase healthy foods and produce items and for utilities support in combination with the Over the Counter and Home and Bathroom Safety Devices/Items.</i>

	2026 (this year)	2027 (next year)
- Diabetes mellitus - Overweight, obesity, and metabolic syndrome - Chronic gastrointestinal disease - Chronic kidney disease (CKD) - Severe hematologic disorders - Stroke - Neurologic disorders - Chronic and disabling mental health conditions - Chronic lung disorders - HIV/AIDS - Post-organ transplantation - Immunodeficiency and Immunosuppressive disorders - Conditions associated with cognitive impairment - Conditions with functional challenges - Chronic conditions that impair vision, hearing (deafness), taste, touch, and smell - Conditions that require continued therapy services in order for individuals to maintain or retain functioning		

	2026 (this year)	2027 (next year)
Special Supplemental Benefits for the Chronically Ill (SSBCI)* – Utilities	<i>Not Covered.</i>	<i>The benefit mentioned is a part of a special supplemental program for the chronically ill.</i> <i>Not all members qualify.</i> <i>This benefit can be used to pay for utility expenses such as water, sewer, electricity, home heating, sanitary/trash removal, phone, and internet.</i> <i>After approval by the Plan for SSBCI, the combined flexible allowance of \$155 will be made available to include payment towards utility expenses.</i>

	2026 (this year)	2027 (next year)
Special Supplemental Benefits for the Chronically Ill (SSBCI)* – Healthy Foods	<i>Not Covered.</i>	<i>The benefit mentioned is a part of a special supplemental program for the chronically ill.</i> <i>Not all members qualify.</i> <i>This benefit can be used to pay for eligible healthy food items such as fresh fruits and vegetables, healthy grains, canned or frozen fruit and vegetables, dairy, and meat and seafood.</i> <i>After approval by the Plan for SSBCI, the combined flexible allowance of \$155 will be made available to include purchases of healthy foods and produce items.</i>
Transportation Services	<i>\$500 annual allowance for transportation services to any health-related location via ride share, bus, train or other public transit.</i>	<i>\$325 annual allowance for transportation services to any health-related location via ride share, bus, train or other public transit.</i>
Vision Services – Routine Eyewear	<i>\$580 annual benefit limit for the purchase of routine eyeglasses, contact lenses, frames and eyeglass lenses</i>	<i>\$500 annual benefit limit for purchase of routine eyeglasses, contact lenses, frames and eyeglass lenses</i>

	2026 (this year)	2027 (next year)
Diabetic Supplies and Services – Diabetic Monitors	0% coinsurance for preferred brand glucometers. 20% coinsurance for non-preferred brand glucometers.	0% coinsurance for preferred blood glucose monitors. 20% coinsurance for non-preferred blood glucose monitors, continuous glucose monitors, and ambulatory infusion pumps.
Diabetic Supplies and Services – Diabetic Supplies	20% Coinsurance for preferred and non-preferred test strips and lancets.	20% coinsurance for preferred and non-preferred blood glucose test strips, preferred and non-preferred lancets, supplies for external infusion pumps, supplies for continuous glucose monitors, and blood glucose control/calibration solutions.

****The benefits mentioned are a part of the Special Supplemental Program for the Chronically Ill (SSBCI). Not all members qualify. Qualifying conditions include but are not limited to diabetes, dementia, behavioral health conditions, cancer, and neurologic disorders. For more information, please review your Evidence of Coverage (EOC). Eligibility for these benefits cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided.***

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 [geisinger.org/geisinger-gold-formulary](https://www.geisinger.org/geisinger-gold-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 Pharmacy Customer Care at 1-800-988-4861 (TTY users call 711 or 1-800-654-5984) 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 30th, 2026, call Customer Care at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) 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 Preferred Brand, Non-Preferred Brand, and Specialty Tier drugs until you've 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	<i>\$615 for Tier 3, Tier 4, and Tier 5 except for covered insulin products or Part D vaccines.</i> <i>During this stage, you pay \$0.00 cost sharing for drugs on Preferred Generic, Generic, and Select Care Drug and the full cost of drugs on Preferred Brand, Non-Preferred Brand, and Specialty Tier until you've reached the yearly deductible.</i>	<i>\$700 for Tier 3, Tier 4, and Tier 5 except for covered insulin products or Part D vaccines.</i> <i>During this stage, you pay \$0.00 cost sharing for drugs on Preferred Generic, Generic, and Select Care Drug and the full cost of drugs on Preferred Brand, Non-Preferred Brand, and Specialty Tier until you've reached the yearly deductible.</i>

Drug Costs in Stage 2: Initial Coverage

The table shows your cost per prescription for a one-month supply filled at a network pharmacy with standard cost sharing.

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

The table shows your cost per prescription (one-month retail) during this stage.

	2026 (this year)	2027 (next year)
Tier 1 - Preferred Generic: (one-month supply) 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.	\$0 <i>Your cost for a one-month mail-order prescription is \$0 copayment.</i>	\$0 <i>Your cost for a one-month mail-order prescription is \$0 copayment.</i>
Tier 2 - Generic: (one-month supply) 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.	\$0 <i>Your cost for a one-month mail-order prescription is \$0.</i>	\$0 <i>Your cost for a one-month mail-order prescription is \$0.</i>
Tier 3 - Preferred Brand: (one-month supply) 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.	25% of the total cost. <i>You pay no more than \$35 per month supply of each covered insulin product on Tier 3.</i> <i>Your cost for a one-month mail-order prescription is 25% of the total cost.</i> <i>Your cost for a one-month mail-order supply of covered insulin on Tier 3 is no more than \$35 per month.</i>	25% of the total cost. <i>You pay no more than \$35 per month supply of each covered insulin product on Tier 3.</i> <i>Your cost for a one-month mail-order prescription is 25% of the total cost.</i> <i>Your cost for a one-month mail-order supply of covered insulin on Tier 3 is no more than \$35 per month.</i>

	2026 (this year)	2027 (next year)
Tier 4 – Non-Preferred Brand: (one-month supply) 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.	<i>25% of the total cost.</i> <i>You pay no more than \$35 per month supply of each covered insulin product on Tier 4.</i> <i>Your cost for a one-month mail-order prescription is 25% of the total cost.</i> <i>Your cost for a one-month mail-order supply of covered insulin on Tier 4 is no more than \$35 per month.</i>	25% of the total cost. You pay no more than \$35 per month supply of each covered insulin product on Tier 4. Your cost for a one-month mail-order prescription is 25% of the total cost. Your cost for a one-month mail-order supply of covered insulin on Tier 4 is no more than \$35 per month.
Tier 5 – Specialty Tier: (one-month supply) 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.	<i>25% of the total cost.</i> <i>Your cost for a one-month mail-order prescription is 25% of the total cost.</i>	25% of the total cost. Your cost for a one-month mail-order prescription is 25% of the total cost.
Tier 6 – Select Care Drug: (one-month supply) 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.	<i>\$0</i> <i>Your cost for a one-month mail-order prescription is \$0.</i>	\$0 Your cost for a one-month mail-order prescription is \$0.

SECTION 2 Administrative Changes

	2026 (this year)	2027 (next year)
Hearing Aid Vendor	<i>Birdsong</i>	<i>Name changed to Birdsong Hearing Benefits powered by Epic Hearing</i>
Medical Claims Reimbursement	<i>We will reimburse members for services within 3 years of the date of service.</i>	<i>We will reimburse members for services within 1 year of the date of service.</i>
Provider Directory	<i>Provider/Pharmacy Directory was combined into one directory</i>	<i>There is a separate directory for the Pharmacy and a separate directory for the Providers</i>

SECTION 3 How to Change Plans

To stay in Geisinger Gold Secure Rx (HMO D-SNP), 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 *Geisinger Gold Secure Rx (HMO D-SNP)*.

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 *Geisinger Gold Secure Rx (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 a Part D plan, and you'll automatically be disenrolled from *Geisinger Gold Secure Rx (HMO D-SNP)*.
- **To change to Original Medicare without a drug plan,** you can send us a written request to disenroll. Call Customer Care at 1-800-498-9731 (TTY users call 711 or 1-800-

654-5984) 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](https://www.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, *Geisinger Health Plan* offers other Medicare health plans *AND/OR* Medicare prescription drug plans. These other plans can differ in 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 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.
- **Help from your state's pharmaceutical assistance program (SPAP).** *Pennsylvania* has a program called *PACE and PACENET* 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 help through the *Special Pharmaceutical Benefits Program (SPBP)*. 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 1-800-922-9384. 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 1-800-988-4861 (TTY users call 711 or 1-800-654-5984) or visit [Medicare.gov](https://www.Medicare.gov).

SECTION 5 Questions?

Get Help from Geisinger Gold Secure Rx (HMO D-SNP)

- **Call Customer Care at 1-800-498-9731. (TTY users call 711 or 1-800-654-5984.)**

We're available for phone calls

October 1 – March 31:	8 a.m. – 8 p.m.	7 days a week
April 1 – September 30:	8 a.m. – 8 p.m.	Monday – Friday
	8 a.m. – 2 p.m.	Saturday

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 Geisinger Gold Secure Rx (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 [geisinger.org/geisinger-gold-plan-documents](https://www.geisinger.org/geisinger-gold-plan-documents) or call Customer Care at 1-800-498-9731 (TTY users call 711 or 1-800-654-5984) to ask us to mail you a copy.

- **Visit [geisingergold.com](https://www.geisingergold.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 *Pennsylvania*, the SHIP is called *Pennsylvania Medicare Education and Decision Insight (PA MEDI)*.

Call *PA MEDI* to get free personalized health insurance counseling. They can help you understand your Medicare and Medicaid plan choices and answer questions about switching plans. Call *PA MEDI* at 1-800-783-7067. Learn more about PA MEDI by visiting <https://www.pa.gov/agencies/aging/aging-programs-and-services/pa-medi-medicare-counseling>

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.

Get Help from Medicaid

Call Pennsylvania Department of Human Services (Medicaid) at 1-800-692-7462 (1-800-451-5886 TDD for individuals with hearing impairments) for help with Medicaid enrollment or benefit questions.

The Pennsylvania Department of Human Services (Medicaid) also has CHC call centers that are open to take your call! They also maintain a mailbox that you can use at any time to ask questions or make comments.

Participant Call Center	
Call:	1-800-757-5042 Monday – Friday 9am – 12pm & 1pm – 4pm
Email:	RA-PWCHC@pa.gov

CHC Name	Website	Phone	TTY
AmeriHealth Caritas	www.amerihealthcaritaschc.com	1-855-235-5115	1-800-235-5112
Keystone First	www.keystonefirstchc.com	1-855-332-0729	1-855-235-4976
PA Health & Wellness	www.PAHealthWellness.com	1-844-626-6813	711
UPMC Community HealthChoices	www.upmchealthplan.com/chc	1-844-833-0523	711