

Alterwood Advantage Dual Secure (HMO) offered by Alterwood Advantage, Inc.

Annual Notice of Change for 2027

You're enrolled as a member of Alterwood Advantage Dual Secure.

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 Alterwood Advantage Dual Secure.
- 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.AlterwoodAdvantage.com or call Member Services at 1-866-675-3944 (TTY users call 711) to get a copy by mail.

More Resources

- Call Member Services at 1-866-675-3944 (TTY users call 711) for more information. Hours are 8 am to 8 pm ET, seven (7) days a week from October 1 through March 31 and Monday through Friday from April 1 through September 30. This call is free.
- This document may be made available in other alternative formats such as braille or large print.

About Alterwood Advantage Dual Secure

- Alterwood Advantage is an HMO and HMO-SNP plan with a Medicare contract and a State of Maryland Medicaid contract. Enrollment in Alterwood Advantage depends on contract renewal.
- When this material says “we,” “us,” or “our,” it means Alterwood Advantage, Inc. When it says “plan” or “our plan,” it means Alterwood Advantage Dual Secure.
- **If you do nothing by December 7, 2026, you'll automatically be enrolled in Alterwood Advantage Dual Secure.** Starting January 1, 2027, you'll get your medical and drug coverage through *Alterwood Advantage Dual Secure*. Go to Section 3 for more information about how to change plans and deadlines for making a change.

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Summary of Important Costs for 2027

	2026 (this year)	2027 (next year)
Monthly plan premium* * Your premium can be higher than this amount. Go to Section 1 for details.	\$0	\$0
Maximum out-of-pocket amount This is the <u>most</u> you'll pay out of pocket for covered A and Part B services. (Go to Section 1 for details.)	\$9,250 You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.	\$9,250 You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.
Primary care office visits	\$0 per visit	\$0 per visit
Specialist office visits	\$0 per visit	\$0 per visit
Inpatient hospital stays Includes various inpatient hospital stays such as acute care, rehabilitation and long-term care. An inpatient hospital stay starts the day you're formally admitted with a doctor's order and ends the day before you're discharged.	You pay nothing for a Medicare-covered inpatient hospital stay for up to 90 days.	You pay nothing for a Medicare-covered inpatient hospital stay for up to 90 days.

	2026 (this year)	2027 (next year)
Part D drug coverage (Go to Section 1 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. If you are eligible for “Extra Help”, you most likely pay \$0. Copayment/ Coinsurance during the Initial Coverage Stage: Drug Tier 1: \$0, \$1.60, or \$5.10 for generics; \$0, \$4.90, or \$12.65 for all other drugs. You pay \$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.	Part D drug coverage deductible: \$505 (Tiers 3, 4, and 5) except for covered insulin products and most adult Part D vaccines. If you are eligible for “Extra Help”, you most likely pay \$0. Copayment/ Coinsurance during the Initial Coverage Stage: Drug Tier 1: \$0 Drug Tier 2: 25% of the total cost. You may pay less depending on the level of “Extra Help” you receive. You pay no more than \$35 per month supply of each covered insulin product on this tier. Drug Tier 3: 25% of the total cost. You may pay less depending on the level of “Extra Help” you receive. You pay no more than \$35 per month supply of each covered insulin product on this tier. Drug Tier 4: 25% of the total cost. You may pay less depending on the

	2026 (this year)	2027 (next year)
		level of “Extra Help” you receive. You pay no more than \$35 per month supply of each covered insulin product on this tier. Drug Tier 5: 28% of the total cost. You may pay less depending on the level of “Extra Help” you receive. 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 unless it's paid for you by Medicaid.)	\$0	\$0

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, 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. You are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.	\$9,250	\$9,250 Once you've paid \$9,250 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.

	2026 (this year)	2027 (next year)
Your costs for covered medical services (such as copayments and deductibles) 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 & Pharmacy Directory* at www.AlterwoodAdvantage.com to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network. Here's how to get an updated *Provider & Pharmacy Directory*:

- Visit our website at www.AlterwoodAdvantage.com.
- Call Member Services at 1-866-675-3944 (TTY users call 711) to get current provider information or to ask us to mail you a *Provider & Pharmacy Directory*.

We can make changes to the hospitals, doctors, and specialists (providers) that are part of our plan during the year. If a mid-year change in our providers affects you, call Member Services at 1-866-675-3944 (TTY users call 711) for help. You may have a special enrollment period if your provider leaves the plan network. For more information on your rights when a network provider leaves our plan, go to Chapter 3, Section 2.3 of your *Evidence of Coverage*.

Section 1.4 Changes to the Pharmacy Network

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

Our network of pharmacies has changed for next year. Review the 2027 *Provider & Pharmacy Directory* at www.AlterwoodAdvantage.com to see which pharmacies are in our network. Here's how to get an updated *Provider & Pharmacy Directory*:

- Visit our website at www.AlterwoodAdvantage.com.

- Call Member Services at 1-866-675-3944 (TTY users call 711) to get current pharmacy information or to ask us to mail you a *Provider & 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 1-866-675-3944 (TTY users call 711) 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)
Dental Services	The plan has an annual allowance of \$2,250 for all covered preventive and comprehensive dental services. You pay nothing for covered preventive dental services. You pay nothing for covered comprehensive dental services.	The plan has an annual allowance of \$1,985 for all covered preventive and comprehensive dental services. You pay nothing for covered preventive dental services. You pay nothing for covered comprehensive dental services.

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 www.AlterwoodAdvantage.com.

You can get the complete Drug List by calling Member Services at 1-866-675-3944 (TTY users call 711) or visiting our website at www.AlterwoodAdvantage.com/find-a-medication.

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 1-866-675-3944 (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, call Member Services at 1-866-675-3944 (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, Tier 4, and Tier 5 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 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	\$615	\$505 During this stage, you pay \$0 cost sharing for drugs on Tier 1, 25% of the total cost for drugs on Tier 2 and the full cost of drugs on Tier 3, Tier 4, and Tier 5 until you've reached the yearly deductible. You may pay less depending on the level of "Extra Help" you receive.

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, 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)
Tier 1 – Preferred Generics:	For generic drugs (including brand drugs treated as generic): You pay \$0, \$1.60, or \$5.10 per prescription. For all other drugs: You pay \$0, \$4.90, or \$12.65 per prescription. You pay no more than \$35 per month supply of each covered insulin product on this tier.	Standard cost sharing: You pay \$0 (one-month supply at a network retail pharmacy) Your cost for a one-month mail-order prescription is \$1. <i>You may pay less depending on the level of “Extra Help” you receive.</i> Preferred cost sharing: Your cost for a one-month (30-day) mail-order prescription is \$0.
Tier 2 – Generics:	In 2026, Alterwood Advantage Dual Secure had a one tier formulary. Please refer to Tier 1 in this chart.	Standard cost sharing: You pay 25% of the total cost (one-month supply at a network retail pharmacy). <i>You may pay less depending on the level of “Extra Help” you receive.</i> You pay \$35 per month supply of each covered insulin product on this tier. Your cost for a one-month (30-day) mail-order prescription is 25% of the total cost. <i>You may pay less depending on the level of</i>

	2026 (this year)	2027 (next year)
		<i>“Extra Help” you receive.</i> Preferred cost sharing: Your cost for a one-month (30-day) mail-order prescription is 25% of the total cost. <i>You may pay less depending on the level of “Extra Help” you receive.</i> You pay \$35 per month supply of each covered insulin product on this tier.
Tier 3 – Preferred Brands:	In 2026, Alterwood Advantage Dual Secure had a one tier formulary. Please refer to Tier 1 in this chart.	Standard cost sharing: You pay 25% of the total cost (one-month supply at a network retail pharmacy). <i>You may pay less depending on the level of “Extra Help” you receive.</i> You pay \$35 per month supply of each covered insulin product on this tier. Your cost for a one-month (30-day) mail-order prescription is 25% of the total cost. <i>You may pay less depending on the level of “Extra Help” you receive.</i>

	2026 (this year)	2027 (next year)
		Preferred cost sharing: Your cost for a one-month (30-day) mail-order prescription is 25% of the total cost. <i>You may pay less depending on the level of “Extra Help” you receive.</i> You pay \$35 per month supply of each covered insulin product on this tier.
Tier 4 – Non-Preferred Drugs:	In 2026, Alterwood Advantage Dual Secure had a one tier formulary. Please refer to Tier 1 in this chart.	Standard cost sharing: You pay 25% of the total cost (one-month supply at a network retail pharmacy). <i>You may pay less depending on the level of “Extra Help” you receive.</i> You pay \$35 per month supply of each covered insulin product on this tier. Your cost for a one-month (30-day) mail-order prescription is 25% of the total cost. <i>You may pay less depending on the level of “Extra Help” you receive.</i>

	2026 (this year)	2027 (next year)
		Preferred cost sharing: Your cost for a one-month (30-day) mail-order prescription is 25% of the total cost. <i>You may pay less depending on the level of “Extra Help” you receive.</i> You pay \$35 per month supply of each covered insulin product on this tier.
Tier 5 – Specialty:	In 2026, Alterwood Advantage Dual Secure had a one tier formulary. Please refer to Tier 1 in this chart.	Standard cost sharing: You pay 28% of the total cost (one-month supply at a network retail pharmacy). <i>You may pay less depending on the level of “Extra Help” you receive.</i> You pay \$35 per month supply of each covered insulin product on this tier. Your cost for a one-month (30-day) mail-order prescription is 28% of the total cost. <i>You may pay less depending on the level of “Extra Help” you receive.</i>

	2026 (this year)	2027 (next year)
		Preferred cost sharing: Your cost for a one-month (30-day) mail-order prescription is 28% of the total cost. <i>You may pay less depending on the level of “Extra Help” you receive.</i> You pay \$35 per month supply of each covered insulin product on this tier.

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.

SECTION 2 Administrative Changes

	2026 (this year)	2027 (next year)
Member Correspondence Address	Alterwood Advantage PO Box 4175 Timonium, MD 21094	Alterwood Advantage 10090 Red Run Blvd, 2nd Floor Owings Mills, MD 21117
Pharmacy Benefits Manager Vendor	MedImpact	CVS Caremark

SECTION 3 How to Change Plans

To stay in Alterwood Advantage Dual Secure, 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 Alterwood Advantage Dual Secure.

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 Alterwood Advantage Dual Secure. 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 Alterwood Advantage Dual Secure.
- **To change to Original Medicare without a drug plan,** you can send us a written request to disenroll. Call Member Services at 1-866-675-3944 (TTY users call 711) for more information on how to do this. Or call **Medicare** at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users can call 1-877-486-2048.
- **To learn more about Original Medicare and the different types of Medicare plans,** visit [Medicare.gov](https://www.Medicare.gov), check the *Medicare & You 2027* handbook, call your State Health Insurance Assistance Program (go to Section 6), or call 1-800-MEDICARE (1-800-633-4227). As a reminder, Alterwood Advantage, Inc. offers other Medicare health 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).** Maryland has a program called Senior Prescription Drug Assistance Program (SPDAP) 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 Maryland AIDS Drug Assistance Program. 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 410-767-6535. 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 1-866-675-3944 (TTY users call 711) or visit Medicare.gov.

SECTION 5 Questions?

Get Help from Alterwood Advantage Dual Secure

- **Call Member Services at 1-866-675-3944. (TTY users call 711.)**

We're available for phone calls from 8 am to 8 pm local time, seven (7) days a week from October 1 through March 31 and Monday through Friday from April 1 through September 30. 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 Alterwood Advantage Dual Secure. 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.AlterwoodAdvantage.com or call Member Services at 1-866-675-3944 (TTY users call 711) to ask us to mail you a copy.

- **Visit www.AlterwoodAdvantage.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 Maryland, the SHIP is called State Health Insurance Assistance Program (SHIP).

Call State Health Insurance Assistance Program (SHIP) 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 State Health Insurance Assistance Program (SHIP) at 410-767-1100. Learn more about State Health Insurance Assistance Program (SHIP) by visiting <https://aging.maryland.gov/programs-and-services/medicare-support>.

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 Maryland Medical Assistance (Medicaid) at 410-767-5800 (TTY users should call 711) for help with Medicaid enrollment or benefit questions.