

## MyTruAdvantage Red, White and Tru (PPO) *offered by* MyTruAdvantage

### Annual Notice of Change for 2026

You're enrolled as a member of MyTruAdvantage Red, White and Tru (PPO).

This material describes changes to our plan's costs and benefits next year.

- **You have from October 15 – December 7 to make changes to your Medicare coverage for next year.** If you don't join another plan by December 7, 2025, you'll stay in MyTruAdvantage Red, White and Tru (PPO).
- To change to a **different plan**, visit [www.Medicare.gov](http://www.Medicare.gov) or review the list in the back of your *Medicare & You* 2026 handbook.
- Note this is only a summary of changes. More information about costs, benefits, and rules is in the *Evidence of Coverage*. Get a copy at <https://www.mytruadvantage.com/information-2026> or call Member Services at 1-844-425-4280 (TTY users call 711) to get a copy by mail.

#### More Resources

- Call Member Services at 1-844-425-4280 (TTY users call 711) for more information. This call is free.

Hours are:

- October 1 – March 31:
  - 7 Days a week, 8:00 a.m. – 8:00 p.m., Local Time
  - On Thanksgiving and Christmas Day, leave a message and it will be returned within 1 business day.
- April 1 – September 30:
  - Monday – Friday, 8:00 a.m. – 8:00 p.m., Local Time
  - On weekends and holidays, leave a message and it will be returned within 1 business day.

- Please call Member Services if you would like to receive materials in alternate formats (e.g., braille, large print, audio CD, or data CD).

### About MyTruAdvantage Red, White and Tru (PPO)

- MyTruAdvantage Red, White and Tru is a PPO plan with a Medicare contract. Enrollment in MyTruAdvantage Red, White and Tru (PPO) depends on contract renewal.
- When this material says “we,” “us,” or “our,” it means MyTruAdvantage. When it says “plan” or “our plan,” it means MyTruAdvantage Red, White and Tru (PPO).
- On January 1, 2026, MyTruAdvantage Red, White and Tru (PPO) H9042.003 will no longer offer different benefit “segments” based on your geographic location. Instead, all members will receive the same coverage and cost-sharing across our entire service area through MyTruAdvantage Red, White and Tru (PPO) - H9042.008. This material tells you about the differences between your current benefits in MyTruAdvantage Red, White and Tru (PPO) H9042.003 and the benefits you’ll have on January 1, 2026, as a member of MyTruAdvantage Red, White and Tru (PPO) H9042.008.
- **If you do nothing by December 7, 2025, you’ll automatically be enrolled in MyTruAdvantage Red, White and Tru (PPO).** Starting January 1, 2026, you’ll get your medical through MyTruAdvantage Red, White and Tru (PPO). Go to Section 3 for more information about how to change plans and deadlines for making a change.
- This plan doesn’t include Medicare Part D drug coverage, and you can’t be enrolled in a separate Medicare Part D drug plan and this plan at the same time. Note: If you don’t have Medicare drug coverage, or creditable drug coverage (as good as Medicare’s), for 63 days or more, you may have to pay a late enrollment penalty if you enroll in Medicare drug coverage in the future.

Y0150\_1140\_MC0549\_M

## Table of Contents

<b>Summary of Important Costs for 2026 .....</b>	<b>4</b>
<b>SECTION 1 Changes to Benefits &amp; Costs for Next Year .....</b>	<b>6</b>
Section 1.1 Changes to the Monthly Plan Premium .....	6
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 Benefits & Costs for Medical Services.....	8
<b>SECTION 2 Administrative Changes .....</b>	<b>17</b>
<b>SECTION 3 How to Change Plans .....</b>	<b>18</b>
Section 3.1 Deadlines for Changing Plans.....	19
Section 3.2 Are there other times of the year to make a change? .....	19
<b>SECTION 4 Get Help Paying for Prescription Drugs .....</b>	<b>19</b>
<b>SECTION 5 Questions?.....</b>	<b>20</b>
Get Help from MyTruAdvantage Red, White and Tru (PPO) .....	20
Get Free Counseling about Medicare.....	21
Get Help from Medicare .....	21

## Summary of Important Costs for 2026

	2025 (this year)	2026 (next year)
<b>Monthly plan premium*</b>	\$0 per month	\$0 per month
<b>Maximum out-of-pocket amount</b> 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: \$4,000 From network and out-of-network providers combined: \$4,000	<b>From network providers:</b> <b>\$5,500</b> <b>From network and out-of-network providers combined:</b> <b>\$5,500</b>
<b>Primary care office visits</b>	<u><b>In-Network</b></u> \$0 copayment per visit. <u><b>Out-of-Network</b></u> \$0 copayment per visit.	<u><b>In-Network</b></u> <b>\$0 copayment per visit.</b> <u><b>Out-of-Network</b></u> <b>\$0 copayment per visit.</b>
<b>Specialist office visits</b>	<u><b>In-Network</b></u> \$35 copayment per visit. <u><b>Out-of-Network</b></u> \$35 copayment per visit.	<u><b>In-Network</b></u> <b>\$35 copayment per visit.</b> <u><b>Out-of-Network</b></u> <b>\$35 copayment per visit.</b>

	2025 (this year)	2026 (next year)
<b>Inpatient hospital stays</b> Includes inpatient acute, inpatient rehabilitation, long-term care hospitals, and other types of inpatient hospital services. Inpatient hospital care starts the day you're formally admitted to the hospital with a doctor's order. The day before you're discharged is your last inpatient day.	<b><u>In-Network</u></b> Days 1-5: \$390 copayment per day Day 6-90: \$0 copayment per day <b><u>Out-of-Network</u></b> Days 1-5: \$390 copayment per day Day 6-90: \$0 copayment per day	<b><u>In-Network</u></b> <b>Days 1-6: \$390 copayment per day</b> <b>Day 7-90: \$0 copayment per day</b> <b><u>Out-of-Network</u></b> <b>Days 1-6: \$390 copayment per day</b> <b>Day 7-90: \$0 copayment per day</b>

## SECTION 1 Changes to Benefits & Costs for Next Year

### Section 1.1 Changes to the Monthly Plan Premium

	2025 (this year)	2026 (next year)
<b>Monthly plan premium</b> (You must also continue to pay your Medicare Part B premium.)	\$0	\$0
<b>Part B premium reduction</b> This amount will be deducted from your Part B premium. This means you'll pay less for Part B.	\$75 Part B Premium Reduction	<b>\$125 Part B Premium Reduction</b>

### Section 1.2 Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay out of pocket for the year. This limit is called the maximum out-of-pocket amount. Once you've paid this amount, you generally pay nothing for covered Part A and Part B services for the rest of the calendar year.

	2025 (this year)	2026 (next year)
<b>In-network maximum out-of-pocket amount</b> Your costs for covered medical services (such as copayments) from network providers <b>count</b> toward your in-network maximum out-of-pocket amount.	\$4,000	<b>\$5,500</b> <b>Once you've paid \$5,500 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.</b>

	2025 (this year)	2026 (next year)
<b>Combined maximum out-of-pocket amount</b> Your costs for covered medical services (such as copayments) from in-network and out-of-network providers <b>count</b> toward your combined maximum out-of-pocket amount.	\$4,000	<b>\$5,500</b> <b>Once you've paid \$5,500 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 in-network or out-of-network providers for the rest of the calendar year.</b>

### Section 1.3 Changes to the Provider Network

Our network of providers has changed for next year. Review the 2026 *Provider Directory* <https://secure.healthx.com/s/directorymytruadvantage> 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 <https://secure.healthx.com/s/directorymytruadvantage>.
- Call Member Services at 1-844-425-4280 (TTY users call 711) to get current provider information or to ask us to mail you a *Provider Directory*.

We can make changes to the hospitals, doctors, and specialists (providers) that are part of our plan during the year. If a mid-year change in our providers affects you, call Member Services at 1-844-425-4280 (TTY users call 711) for help.

## Section 1.4 Changes to Benefits & Costs for Medical Services

	2025 (this year)	2026 (next year)
<b>Barium Enemas</b>	<p><b>In-Network:</b></p> <p>You pay a \$0 copayment per Medicare-covered Barium Enemas.</p> <p><b>Out-of-Network:</b></p> <p>You pay a \$0 copayment per Medicare-covered Barium Enemas.</p>	<b>Barium Enema is not covered.</b>
<b>Chiropractic Services</b>	<p><b>In-Network:</b></p> <p>You pay a \$20 copayment per Medicare-covered Chiropractic Services.</p> <p><b>Out-of-Network:</b></p> <p>You pay a \$55 copayment per Medicare-covered Chiropractic Services.</p>	<p><b>In-Network:</b></p> <p><b>You pay a \$15 copayment per Medicare-covered Chiropractic Services.</b></p> <p><b>Out-of-Network:</b></p> <p><b>You pay a \$55 copayment per Medicare-covered Chiropractic Services.</b></p>



	2025 (this year)	2026 (next year)
<b>Dental Services</b>	<p><b>In-Network &amp; Out-of-Network:</b></p> <p>You pay 0% coinsurance of the total cost for Medicare-covered dental services.</p> <p>All Delta Dental covered services for Preventive and Comprehensive have a \$0 copayment up to the annual allowance of \$1,750 for all services.</p>	<p><b>In-Network &amp; Out-of-Network:</b></p> <p><b>You pay 0% coinsurance of the total cost for Medicare-covered dental services.</b></p> <p><b>All Delta Dental covered services for Preventive and Comprehensive have a \$0 copayment up to the annual allowance of \$2,500 for all services.</b></p>
<b>Diagnostic Radiological Services</b>	<p><b>In-Network:</b></p> <p>You pay a \$0 minimum copayment per Medicare-covered diagnostic radiology.</p> <p>You pay a \$235 maximum copayment per Medicare-covered complex diagnostic radiology.</p> <p><b>Out-of-Network:</b></p> <p>You pay a 40% coinsurance of the total cost per Medicare-covered complex diagnostic radiology.</p>	<p><b>In-Network:</b></p> <p><b>You pay a \$0 minimum copayment for DEXA/bone density scan and diagnostic mammography.</b></p> <p><b>You pay a \$235 maximum copayment per Medicare-covered complex diagnostic radiology.</b></p> <p><b>Out-of-Network:</b></p> <p><b>You pay a 0% minimum coinsurance of the total cost for DEXA/bone density scan and diagnostic mammography.</b></p> <p><b>You pay a 40% maximum coinsurance of the total cost per Medicare-covered complex diagnostic radiology.</b></p>

	2025 (this year)	2026 (next year)
<b>Durable Medical Equipment/Prosthetics/Orthotics – Prior Authorization</b>	Durable Medical Equipment (purchases greater than \$750 and all rentals) – Please note, MyTruAdvantage may allow purchase of some rented medical equipment after a certain number of payments. Please contact Member Services for details.	<b>Durable Medical Equipment/Prosthetics/Orthotics (purchases greater than \$2,000 and all rentals exceeding \$150/month) – Please note, MyTruAdvantage may allow purchase of some rented medical equipment after a certain number of payments. Please contact Member Services for details.</b>
<b>Emergency Room</b>	<b>In-Network &amp; Out-of-Network:</b>  You pay a \$140 copayment for emergency department services.	<b>In-Network &amp; Out-of-Network:</b>  You pay a \$130 copayment for emergency department services.

**Fitness Benefit****In-Network & Out-of-Network:**

Fitness Benefit includes: No-cost, annual fitness center membership at a participating locations.

Members may also choose one Home Fitness Kit which will be mailed to the member at no additional cost. Available Home Fitness Kit options include:

(1) Garmin® Wearable Activity Tracker, (2) Fitbit® Wearable Activity Tracker, (3) Beginner Swim Kit: includes goggles and a kickboard, (4) Advanced Swim Kit: includes aquatic resistance gloves and a pull float, (5) Beginner Yoga Kit: includes mat and hand towel, (6) Intermediate Yoga Kit: includes yoga strap and 2 yoga blocks, (7) Pilates Kit: includes ball and towel, (8) Walking/Trekking Kit: includes 2 walking poles, (9) Beginner Strength Kit: includes 2 lb. dumbbells, extra light exercise band, and light exercise band, (10) Intermediate Strength Kit: includes 3 lb. dumbbells, light exercise band, and medium exercise band, (11) Advanced Strength Kit: includes 5 lb. dumbbells, medium exercise band, and heavy exercise band.

**In-Network & Out-of-Network:**

**Members have access to the Silver&Fit® Healthy Aging and Exercise program at no cost.**

**Under this program, members can access no-cost annual fitness center membership. You may go to any Silver&Fit® fitness center, YMCA or exercise center near you that takes part in the Silver&Fit® program.**

**In addition, members can choose 1 (one) Home Fitness Kit per benefit year at no cost. Options include: (1) Strength Kit (exercise band), (2) Toning Kit (Pilates ball), (3) Yoga Kit (yoga mat), (4) Self-Care Kit (foam roller), or (5) Walking Kit (pedometer), (6) Fitbit Wearable Fitness Tracker.**

**Members can also access other Silver&Fit® program features including thousands of on-demand workout videos and fitness plans, virtual events, and specialized coaching sessions through the Well-Being Club.**

	2025 (this year)	2026 (next year)
<b>Fitting Evaluation for Hearing Aid</b>	<p><b>In-Network &amp; Out-of-Network:</b></p> <p>You pay a \$0 copayment for Fitting Evaluation for Hearing Aid.</p> <p>Hearing aid purchase includes fitting and two follow-up visits within the first year of hearing aid purchase. Hearing aid fittings/evaluations must occur within the first year of hearing aid purchase in order to be covered.</p>	<p><b>In-Network &amp; Out-of-Network:</b></p> <p><b>You pay a \$0 copayment for Fitting Evaluation for Hearing Aid.</b></p> <p><b>Each hearing aid purchase includes one year of follow-up provider visits for fitting and adjustments.</b></p> <p><b>These visits are available for 12 months following hearing aid purchase and only with the purchase of a hearing aid.</b></p>
<b>Genetic Testing and Molecular Testing Services - Prior Authorization</b>	Genetic Testing and Molecular Testing Services and treatments related to gender reassignment.	<b>Select Genetic and Molecular Testing Services Treatments related to gender reassignment.</b>
<b>Home Health Care - Prior Authorization</b>	Home Health Care – includes home infusion and associated medical equipment	<b>Home Health Care (Visits exceeding 10 each annually: Physical Therapy, Occupational Therapy, and Skilled Nursing)</b>

	2025 (this year)	2026 (next year)
<b>Inpatient hospital stays</b>	<p><b>In-Network and Out-of-Network:</b></p> <p>For Medicare-covered hospital stay:</p> <p>Days 1-5: You pay a \$390 copayment per day. Day 6-90: You pay a \$0 copayment per day.</p>	<p><b>In-Network and Out-of-Network:</b></p> <p><b>For Medicare-covered hospital stay:</b></p> <p><b>Days 1-6: You pay a \$390 copayment per day.</b> <b>Day 7-90: You pay a \$0 copayment per day.</b></p>
<b>Inpatient Psychiatric Medicare-covered</b>	<p><b>In-Network and Out-of-Network:</b></p> <p>For Medicare-covered hospital stay:</p> <p>Days 1-5: You pay a \$390 copayment per day. Day 6-90: You pay a \$0 copayment per day.</p>	<p><b>In-Network and Out-of-Network:</b></p> <p><b>For Medicare-covered hospital stay:</b></p> <p><b>Days 1-6: You pay a \$390 copayment per day.</b> <b>Day 7-90: You pay a \$0 copayment per day.</b></p>

	2025 (this year)	2026 (next year)
<b>Meal Benefit</b>	Meal Benefit is not covered.	<p><b>In-Network &amp; Out-of-Network:</b> You pay a \$0 copayment for Meal Benefit.</p> <p>Post discharge meals benefit includes 2 meals a day for 14 days through Mom's Meals. Meal delivery permitted following a SNF and/or inpatient visit discharge. The benefit is available 14 days at a time and would not be permitted without a 30-day window between inpatient hospital/SNF stays.</p>
<b>Oncology Services – Prior Authorization</b>	Oncology Services – Chemotherapy and Radiation	<b>Select Oncology Services – Chemotherapy and Radiation</b>
<b>Outpatient rehabilitation services - Physical Therapy and Speech-Language Pathology Services</b>	<p><b>In-Network:</b></p> <p>You pay a \$35 copayment for Medicare-covered outpatient rehabilitation services - Physical Therapy and Speech-Language Pathology Services.</p> <p><b>Out-of-Network:</b></p> <p>You pay a \$55 copayment for Medicare-covered outpatient rehabilitation services - Physical Therapy and Speech-Language Pathology Services.</p>	<p><b>In-Network:</b></p> <p>You pay a \$20 copayment for Medicare-covered outpatient rehabilitation services - Physical Therapy and Speech-Language Pathology Services.</p> <p><b>Out-of-Network:</b></p> <p>You pay a \$50 copayment for Medicare-covered outpatient rehabilitation services - Physical Therapy and Speech-Language Pathology Services.</p>

	2025 (this year)	2026 (next year)
<b>Over the Counter (OTC) Benefit</b>	<p>Benefits for <b>Over the Counter (OTC)</b> use your MyTruAdvantage Red, White and Tru Identification card for the cost of <b>OTC services</b>.</p> <p><b>Over the Counter (OTC):</b> \$75 quarterly allowance.</p>	<p><b>Use your OTC benefit card administered by CVS to purchase eligible OTC items.</b></p> <p><b>Over the Counter (OTC):</b> \$100 quarterly allowance.</p>
<b>Part B Medications – Prior Authorization</b>	<p>Part B Medications (includes specialty medication infusions) – Please refer to medication list at <a href="https://www.mytruadvantage.com/information-2025">https://www.mytruadvantage.com/information-2025</a> for full listing.</p>	<p><b>Part B Medications (includes select specialty medication) – Please refer to medication list at <a href="https://www.mytruadvantage.com/information-2026">https://www.mytruadvantage.com/information-2026</a> for full listing.</b></p>
<b>Personal Emergency Response System (PERS)</b>	<p>Personal Emergency Response System (PERS) is not covered.</p>	<p><b>Personal Emergency Response System (PERS) You pay a \$0 copayment for one device.</b></p> <p><b>Personal Emergency Response System (PERS) is provided and monitored by Valued Relationships, Inc. (VRI).</b></p>

	2025 (this year)	2026 (next year)
<b>Skilled Nursing Facility (SNF)</b>	<p><b>In-Network:</b></p> <p>For Medicare-covered stays: Days 1-20: you pay a \$0 copayment per day. Days 21-100: you pay a \$214 copayment per day.</p> <p><b>Out-of-Network:</b></p> <p>For Medicare-covered stays: Days 1-58: you pay a \$175 copayment per day. Days 59-100: you pay a \$0 copayment per day.</p>	<p><b>In-Network:</b></p> <p><b>For Medicare-covered stays:</b> <b>Days 1-20: you pay a \$0 copayment per day.</b> <b>Days 21-100: you pay a \$218 copayment per day.</b></p> <p><b>Out-of-Network:</b></p> <p><b>For Medicare-covered stays:</b> <b>Days 1-58: you pay a \$175 copayment per day.</b> <b>Days 59-100: you pay a \$0 copayment per day.</b></p>
<b>Supervised Exercise Therapy (SET)</b>	<p><b>In-Network:</b></p> <p>You pay a \$30 copayment per Medicare-covered SET services.</p> <p><b>Out-of-Network:</b></p> <p>You pay a 40% coinsurance of the total cost per Medicare-covered SET services.</p>	<p><b>In-Network:</b></p> <p><b>You pay a \$25 copayment per Medicare-covered SET services.</b></p> <p><b>Out-of-Network:</b></p> <p><b>You pay a 40% coinsurance of the total cost per Medicare-covered SET services.</b></p>
<b>Transplant Evaluations and Procedures - Prior Authorization</b>	Transplant Evaluations and Procedures	<b>Transplant Services – Including Organ, Cell &amp; Gene Therapy Services, Ventricular Assist Devices</b>



	2025 (this year)	2026 (next year)
<b>Vision</b>	<b>In-Network &amp; Out-Network:</b>  \$250 total annual allowance MyTruCard Vision Benefit Card for eye exams, eyeglasses (frames / lenses) eyeglass lenses, eyeglass frames or contacts.	<b>In-Network &amp; Out-of-Network:</b>  <b>\$250 total annual allowance for qualified eyewear including: eyeglasses (frames / lenses), eyeglass lenses, eyeglass frames or contacts and use your MyTruAdvantage Identification card for services provided by EyeMed.</b>  <b>You pay a \$0 copayment for routine eye exam. Routine eye exam and eyewear must be provided by an EyeMed “Insight” Provider.</b>
<b>Worldwide Emergency Coverage</b>	<b>In-Network &amp; Out-of-Network:</b>  You pay a \$90 copayment for Worldwide Emergency Coverage.	<b>In-Network &amp; Out-of-Network:</b>  <b>You pay a \$130 copayment for Worldwide Emergency Coverage.</b>

## SECTION 2 Administrative Changes

	2025 (this year)	2026 (next year)
<b>MyTruAdvantage Red, White and Tru (PPO)</b>	Contract number H9042.003	Contract number H9042.008

	2025 (this year)	2026 (next year)
<b>Updated Plan Service Area</b>	Our service area includes these counties in Indiana: Bartholomew, Brown, Clay, Hamilton, Hancock, Howard, Jackson, Jennings, Johnson, Madison, Marion, Parke, Posey, Sullivan, Vanderburgh, Vermillion, Vigo, and Warrick	<b>Our service area includes these counties in Indiana: Bartholomew, Brown, Clay, Decatur, Dubois, Gibson, Greene, Hamilton, Hancock, Hendricks, Henry, Howard, Jackson, Jennings, Johnson, Madison, Marion, Parke, Perry, Pike, Posey, Shelby, Spencer, Sullivan, Vanderburgh, Vermillion, Vigo, and Warrick</b>

### SECTION 3 How to Change Plans

**To stay in MyTruAdvantage Red, White and Tru (PPO), you don't need to do anything.**

Unless you sign up for a different plan or change to Original Medicare by December 7, you'll automatically be enrolled in our MyTruAdvantage Red, White and Tru (PPO).

If you want to change plans for 2026 follow these steps:

- **To change to a different Medicare health plan**, enroll in the new plan. You'll be automatically disenrolled from MyTruAdvantage Red, White and Tru (PPO).
- **To change to Original Medicare with Medicare drug coverage**, enroll in the new Medicare drug plan. You'll be automatically disenrolled from MyTruAdvantage Red, White and Tru (PPO).
- **To change to Original Medicare without a drug plan**, you can send us a written request to disenroll. Call Member Services at 1-844-425-4280 (TTY users call 711) for more information on how to do this. Or call **Medicare** at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users can call 1-877-486-2048. If you don't enroll in a Medicare drug plan, you may pay a Part D late enrollment penalty (go to Section 1.1).
- **To learn more about Original Medicare and the different types of Medicare plans**, visit [www.Medicare.gov](http://www.Medicare.gov), check the *Medicare & You* 2026 handbook, call your State

Health Insurance Assistance Program (go to Section 5), or call 1-800-MEDICARE. As a reminder, MyTruAdvantage offers other Medicare health plans. These other plans can have different coverage, monthly plan premiums, and cost-sharing amounts.

### Section 3.1 Deadlines for Changing Plans

People with Medicare can make changes to their coverage from **October 15 – December 7** each year.

If you enrolled in a Medicare Advantage plan for January 1, 2026, and don't like your plan choice, you can switch to another Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) between January 1 – March 31, 2026.

### Section 3.2 Are there other times of the year to make a change?

In certain situations, people may have other chances to change their coverage during the year. Examples include people who:

- Have Medicaid
- Get Extra Help paying for their drugs
- Have or are leaving employer coverage
- Move out of our plan's service area

If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for 2 full months after the month you move out.

## SECTION 4 Get Help Paying for Prescription Drugs

---

You may qualify for help paying for prescription drugs. Different kinds of help are available:

- **Extra Help from Medicare.** People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs, including monthly drug plan, yearly deductibles, and coinsurance. Also, those 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; or
- Your State Medicaid Office.
- **Help from your state's pharmaceutical assistance program (SPAP).** Indiana has a program called HoosierRx 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](http://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 Indiana State Department of Health, HIV/STD Viral Hepatitis Division. 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 1-866-588-4948. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.

## SECTION 5 Questions?

---

### Get Help from MyTruAdvantage Red, White and Tru (PPO)

- **Call Member Services at 1-844-425-4280. (TTY users call 711)**

We're available for phone calls. Calls to these numbers are free.

Hours are:

- October 1 – March 31:
  - 7 Days a week, 8:00 a.m. – 8:00 p.m., Local Time
  - On Thanksgiving and Christmas Day, leave a message and it will be returned within 1 business day.
- April 1 – September 30:
  - Monday – Friday, 8:00 a.m. – 8:00 p.m., Local Time

- On weekends and holidays, leave a message and it will be returned within 1 business day.

Member Services also has free language interpreter services available for non-English speakers.

- **Read your 2026 *Evidence of Coverage***

This *Annual Notice of Change* gives you a summary of changes in your benefits and costs for 2026. For details, look in the 2026 *Evidence of Coverage* for MyTruAdvantage Red, White and Tru (PPO). 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 <https://www.mytruadvantage.com/information-2026> or call Member Services at 1-844-425-4280 (TTY users call 711) to ask us to mail you a copy.

- **Visit <https://www.mytruadvantage.com/information-2026>**

Our website has the most up-to-date information about our provider network (*Provider Directory*).

## **Get Free Counseling about Medicare**

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Indiana, the SHIP is called Indiana State Health Insurance Assistance Program.

Call Indiana State Health Insurance Assistance Program to get free personalized health insurance counseling. They can help you understand your Medicare plan choices and answer questions about switching plans. Call Indiana State Health Insurance Assistance Program at 1-800-452-4800. Learn more about Indiana State Health Insurance Assistance Program by visiting (<https://www.in.gov/ship/>).

## **Get Help from Medicare**

- **Call 1-800-MEDICARE (1-800-633-4227)**

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users can call 1-877-486-2048.

- **Chat live with [www.Medicare.gov](https://www.Medicare.gov)**

You can chat live at [www.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 [www.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* 2026**

The *Medicare & You* 2026 handbook is mailed to people with Medicare every fall. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. Get a copy at [www.Medicare.gov](https://www.Medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

## **Notice of Nondiscrimination and Language Assistance Services**

MyTruAdvantage complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. MyTruAdvantage does not exclude people or treat them differently because of race, color, national origin, age, disability or sex. Federal law requires that we provide you with this Notice of Nondiscrimination and Language assistance services.

### **Free aids and services**

MyTruAdvantage provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

MyTruAdvantage provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact MyTruAdvantage Member Services by calling 1.844.425.4280 (TTY users call x711). Hours are 8:00 a.m. - 8:00 p.m., local time, 7 days a week. On Thanksgiving and Christmas Day, and weekends and holidays from April 1 through September 30 alternate technologies (for example, voicemail) will be used and we will return your call within one (1) business day.

### **To file a civil rights grievance**

If you believe that MyTruAdvantage has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

MyTruAdvantage  
Attention: Compliance Officer  
P.O. Box 428  
Columbus, IN 47202  
Toll free: 1.844.372.8392  
(TTY users call x711) Fax: 855.633.7673  
[compliance@mytruadvantage.com](mailto:compliance@mytruadvantage.com)

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, MyTruAdvantage Member Services and the Compliance Officer are available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at [ocrportal.hhs.gov](https://ocrportal.hhs.gov) or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

Phone: 1.800.368.1019, 1.800.537.7697 (TDD)

Complaint forms are available at [hhs.gov/ocr/office/file/index.html](https://hhs.gov/ocr/office/file/index.html).

### **English**

ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-844-425-4280 (TTY: 711) for or speak to your provider.

### **Español (Spanish)**

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-844-425-4280 (TTY: 711) o hable con su proveedor.

### **Việt (Vietnamese)**

LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-844-425-4280 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.

### **中文 (Chinese-Simplified)**

注意：如果您说中文，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 1-844-425-4280

（文本电话：711）或咨询您的服务提供商。

### **РУССКИЙ (Russian)**

ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-844-425-4280 (TTY: 711) или обратитесь к своему поставщику услуг.



**한국어 (Korean)**

주의: 한국어를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-844-425-4280 (TTY: 711) 번으로 전화하거나 서비스 제공업체에 문의하십시오.

**日本語 (Japanese)**

注：日本語を話される場合、無料の言語支援サービスをご利用いただけます。アクセシブル（誰もが利用できるよう配慮された）な形式で情報を提供するための適切な補助支援やサービスも無料でご利用いただけます。1-844-425-4280（TTY：711）までお電話ください。または、ご利用の事業者にご相談ください。

**(Arabic) العربية**

انية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات  
بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 1-844-425-844-1 (711) أو تحدث إلى مقدم الخدمة.

**Deutsch (German)**

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-844-425-4280 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.

**Pennsylvanisch Deitsch (Pennsylvania Dutch)**

Uffgepasst: Wann Sie Pennsylvaanisch Deitsch schwetze, sinn freie Schprooch Hilfe-Services fer Sie do. B passende Hilfsmiddel un Services fer Information in leicht grickliche Wege gewwe sinn aa frei. Ruf 1-844-425-4280 (TTY: 711) fer oder schwetz zu deem Dokter.

**Nederlands (Dutch)**

Aandacht: Als u Nederlands spreekt, zijn er gratis taalassistentiediensten voor u beschikbaar. Passende hulpmiddelen en diensten voor informatie in toegankelijke formaten zijn ook gratis. Bel 1-844-425-4280 (TTY: 711) of spreek met uw zorgaanbieder.

**ဂရူစိုက်ပါ (Burmese)**

သင်သည် အင်္ဂလိပ်စကား ပြောနိုင်ပါက အခမဲ့ဘာသာစကားကူညီမှု ဝန်ဆောင်မှုများ ရရှိနိုင်ပါသည်။  
အသေးစိတ်အချက်အလက်များကို စီစဉ်ရင်း ဝင်ရောက်သုံးစွဲနိုင်သော ဖော်မတ်များအား  
ပေးစွပ်စနစ်များနှင့် ဝန်ဆောင်မှုများကိုလည်း အခမဲ့ရရှိနိုင်ပါသည်။ ၁-၈၀၀-၃၃၀-၂၇၃၂ ကို ဖုန်းခေါ်ပါ  
(TTY: 711) သို့မဟုတ် သင်၏ ပေးသူနှင့် ပြောပါ

**Français (French)**

ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-844-425-4280 (TTY : 711) ou parlez à votre fournisseur.

**Tagalog**

PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-844-425-4280 (TTY: 711) o makipag-usap sa iyong provider.

**हिंदी (Hindi)**

ज्ञान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निः शुल्क भाषा सहायता सेवाएं उपलब्ध हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निः शुल्क उपलब्ध हैं। 1-844-425-4280 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।

**ਪੰਜਾਬੀ (Punjabi)**

ਧਿਆਨ ਦਿਓ: ਜੇਕਰ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ ਤਾਂ ਮੁਫਤ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਤੁਹਾਡੇ ਲਈ ਉਪਲਬਧ ਹਨ। ਪਹੁੰਚਯੋਗ ਫਾਰਮੈਟਾਂ ਵਿੱਚ ਜਾਣਕਾਰੀ ਪ੍ਰਦਾਨ ਕਰਨ ਲਈ ਢੁਕਵੀਆਂ ਸਹਾਇਕ ਸਹਾਇਤਾ ਅਤੇ ਸੇਵਾਵਾਂ ਵੀ ਮੁਫਤ ਉਪਲਬਧ ਹਨ। 1-844-425-4280 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ ਜਾਂ ਆਪਣੇ ਪ੍ਰਦਾਤਾ ਨਾਲ ਗੱਲ ਕਰੋ।

MyTruAdvantage has HMO and PPO plans with a Medicare contract. Enrollment in MyTruAdvantage depends on contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.