

# ***BlueMedicare Premier (HMO) offered by Florida Blue Medicare***

## **Annual Notice of Change for 2026**

You're enrolled as a member of BlueMedicare Premier (HMO).

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

- **You have from October 15 - December 7 to make changes to your Medicare coverage for next year.** If you don't join another plan by December 7, 2025, you'll stay in BlueMedicare Premier (HMO).
- 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 [www.floridablue.com/medicare/forms](http://www.floridablue.com/medicare/forms) or call Member Services at 1-800-926-6565 (TTY users call 1-800-955-8770) to get a copy by mail.

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### **More Resources**

- This material is available for free in Spanish.
- Call Member Services number at 1-800-926-6565 (TTY users call 1-800-955-8770) for more information. Hours are 8:00 a.m. to 8:00 p.m. local time, seven days a week, from October 1 through March 31, except for Thanksgiving and Christmas. From April 1 through September 30, our hours are 8:00 a.m. to 8:00 p.m. local time, Monday through Friday, except for major holidays. This call is free.
- This information is available in an alternate format, including large print, audio and braille. Please call Member Services at the number listed above if you need plan information in another format.

### **About BlueMedicare Premier (HMO)**

- Florida Blue Medicare is an HMO plan with a Medicare contract. Enrollment in Florida Blue Medicare depends on contract renewal.
- When this material says "we," "us," or "our," it means Florida Blue Medicare. When it says "plan" or "our plan," it means BlueMedicare Premier (HMO).

- **If you do nothing by December 7, 2025, you'll automatically be enrolled in BlueMedicare Premier (HMO).** Starting January 1, 2026, you'll get your medical and drug coverage through BlueMedicare Premier (HMO). 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 2026

	2025 (this year)	2026 (next year)
<b>Monthly plan premium*</b>  * Your premium can be higher than this amount. Go to Section 1.1 for details.	\$0	\$0
<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.)	\$2,400	\$2,700
<b>Primary care office visits</b>	\$0 copay per visit	<b>\$0 copay per visit</b>
<b>Specialist office visits</b>	\$15 copay per visit	<b>\$35 copay per visit</b>
<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.	\$115 copay per day for days 1 - 6  \$0 copay per day for days 7 - 90	<b>\$175 copay per day for days 1 - 7</b>  <b>\$0 copay per day for days 8 - 90</b>

	2025 (this year)	2026 (next year)
<b>Part D drug coverage deductible</b> (Go to Section 1.7 for details.)	Deductible: \$0	<b>Deductible: \$615</b> <b>Applies to Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug) and Tier 5 (Specialty Tier) except for covered insulin products and most adult Part D vaccines.</b>
<b>Part D drug coverage</b> (Go to Section 1.7 for details, including Yearly Deductible, Initial Coverage, and Catastrophic Coverage Stages.)	Copay/Coinsurance during the Initial Coverage Stage: Drug Tier 1: \$0	<b>Copay/Coinsurance during the Initial Coverage Stage:</b> <b>Drug Tier 1: \$0</b>
	Drug Tier 2: \$0	<b>Drug Tier 2: \$0</b>
	Drug Tier 3: \$35  You pay up to \$35 per month supply of each covered insulin product on this tier.	<b>Drug Tier 3: 21%</b>  <b>You pay up to \$35 per month supply of each covered insulin product on this tier.</b>
	Drug Tier 4: \$93  You pay up to \$35 per month supply of each covered insulin product on this tier.	<b>Drug Tier 4: 30%</b>  <b>You pay up to \$35 per month supply of each covered insulin product on this tier.</b>
	Drug Tier 5: 33%  You pay up to \$35 per month supply of each covered insulin product on this tier.	<b>Drug Tier 5: 25%</b>  <b>You pay up to \$35 per month supply of each covered insulin product on this tier.</b>
	Drug Tier 6: Not Covered  Catastrophic Coverage Stage: <ul style="list-style-type: none"> <li>During this payment stage, you pay nothing for your covered Part D drugs.</li> </ul>	<b>Drug Tier 6: \$0</b>  <b>Catastrophic Coverage Stage:</b> <ul style="list-style-type: none"> <li><b>During this payment stage, you pay nothing for your covered Part D drugs.</b></li> </ul>

SECTION 1 Changes to Benefits & Costs for Next Year

Section 1.1 – Changes to the Monthly Plan Premium

	2025 (this year)	2026 (next year)
Monthly plan premium	\$0	\$0
(You must also continue to pay your Medicare Part B premium.)		There is no change for the upcoming year.

Factors that could change your Part D Premium Amount

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

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

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

	2025 (this year)	2026 (next year)
Maximum out-of-pocket amount	\$2,400	\$2,700
Your costs for covered medical services (such as copayments) <b>count</b> toward your maximum out-of-pocket amount.		Once you've paid \$2,700 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.
Your costs for prescription drugs <b>don't count</b> toward your maximum out-of-pocket amount.		

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### Section 1.3 – Changes to the Provider Network

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

- Visit our website at <https://providersearch.floridablue.com/>.
- Call Member Services at 1-800-926-6565 (TTY users call 1-800-955-8770) to get current provider information or to ask us to mail you a *Provider Directory*.

We can make changes to the hospitals, doctors, and specialists (providers) that are part of our plan during the year. If a mid-year change in our providers affects you, call Member Services at 1-800-926-6565 (TTY users call 1-800-955-8770) for help. For more information on your rights when a network provider leaves our plan, go to Chapter 3, Section 2.3 of your *Evidence of Coverage*.

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### Section 1.4 – Changes to the Pharmacy Network

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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 2026 *Pharmacy Directory* <https://providersearch.floridablue.com/> to see which pharmacies are in our network. Here's how to get an updated *Pharmacy Directory*:

- Visit our website at <https://providersearch.floridablue.com/>.
- Call Member Services at 1-800-926-6565 (TTY users call 1-800-955-8770) to get current pharmacy information or to ask us to mail you a *Pharmacy Directory*.

We can make changes to the pharmacies that are part of our plan during the year. If a mid-year change in our pharmacies affects you, call Member Services at 1-800-926-6565 (TTY users call 1-800-955-8770) for help.

## Section 1.5 – Changes to Benefits & Costs for Medical Services

	2025 (this year)	2026 (next year)
<b>Advanced Imaging Services</b>	<p>You pay a \$0 copay for advanced imaging at a Physician's Office</p> <p>You pay a \$0 copay for advanced imaging at an Independent Diagnostic Testing Facility (IDTF)</p> <p>You pay a \$0 copay for a diagnostic mammography at a physician office, Independent Diagnostic Testing Facility (IDTF) or Outpatient Hospital</p> <p>You pay a \$0 copay for a diagnostic ultrasound at a Physician Office</p> <p>You pay a \$0 copay for a diagnostic ultrasound at an Independent Diagnostic Testing Facility (IDTF)</p> <p>You pay a \$85 copay for a diagnostic ultrasound at an Outpatient Hospital Facility</p>	<p><b>You pay a \$50 copay for advanced imaging at a Physician's Office</b></p> <p><b>You pay a \$75 copay for advanced imaging at an Independent Diagnostic Testing Facility (IDTF)</b></p> <p><b>You pay a \$50 copay for a diagnostic mammography at a Physician's Office</b></p> <p><b>You pay a \$75 copay for a diagnostic mammography at an Independent Diagnostic Testing Facility (IDTF)</b></p> <p><b>You pay a \$85 copay for a diagnostic mammography at an Outpatient Hospital Facility</b></p> <p><b>You pay a \$0 copay for a diagnostic ultrasound at a physician office, Independent Diagnostic Testing Facility (IDTF) or Outpatient Hospital</b></p>
<b>Ambulance</b>	You pay a \$225 copay for one-way trip ground or air ambulance	<b>You pay a \$0 copay for facility-to-facility transfer via ground ambulance</b>



	2025 (this year)	2026 (next year)
		<p><b>You pay a \$290 copay for one-way trip ground ambulance</b></p> <p><b>You pay 20% of the total cost for one-way trip air ambulance</b></p>
<b>Ambulatory Surgical Center (ASC)</b>	<p>You pay a \$0 copay for a diagnostic colonoscopy in an Ambulatory Surgical Center (ASC)</p> <p>You pay a \$40 copay for a diagnostic bronchoscopy in an Ambulatory Surgical Center (ASC)</p> <p>You pay a \$40 copay for all other services performed at an Ambulatory Surgical Center (ASC)</p>	<p><b>You pay a \$100 copay for a diagnostic colonoscopy in an Ambulatory Surgical Center (ASC)</b></p> <p><b>You pay a \$0 copay for a diagnostic bronchoscopy in an Ambulatory Surgical Center (ASC)</b></p> <p><b>You pay a \$100 copay for all other services performed at an Ambulatory Surgical Center (ASC)</b></p>
<b>Barium Enema</b>	You pay a \$0 copay for a Barium Enema	<b>Barium Enema is <u>not</u> covered</b>
<b>Caregiver Support</b>	<p>\$0 copay</p> <p>Coverage provides digital support for caregivers to share updates, manage tasks, and find senior care resources using our participating vendor.</p> <p>Benefits include:</p> <ul style="list-style-type: none"> <li>• A web-based tool that contains educational content</li> <li>• Access for caregivers and family members to post:</li> </ul>	<b>Caregiver Support is <u>not</u> covered.</b>

	2025 (this year)	2026 (next year)
	<ul style="list-style-type: none"> <li>o updates and videos,</li> <li>o tools to manage documents,</li> <li>o search tools (i.e., senior housing search and in-home care search).</li> </ul>	
<b>Emergency Services</b>	<b><u>In- and Out-of-Network</u></b> You pay a \$140 copay for each Medicare-covered Emergency Room Visit.	<b><u>In- and Out-of-Network</u></b> You pay a \$150 copay for each Medicare-covered Emergency Room Visit.
<b>Eyeglass Frames and Lenses (Vision Materials)</b>	\$300 maximum allowance per year towards the purchase of lenses, frames or contacts lenses  Member responsible for costs exceeding the Benefit Maximum	<b>\$225 maximum allowance per year towards the purchase of lenses, frames or contacts lenses</b>  <b>Member responsible for costs exceeding the Benefit Maximum</b>
<b>Flex Benefits</b>	\$500 yearly allowance on your Blue Dollars Benefits MasterCard® Prepaid Card that can be used towards any out-of-pocket costs related to your plans' covered <b>dental, vision or hearing services, such as dental care, hearing aids and glasses</b> , if covered by your plan. Any balance not used will not carry over to the next quarter.	<b>\$300 yearly allowance on your Blue Dollars Benefits MasterCard® Prepaid Card that can be used towards any out-of-pocket costs related to your plans' covered dental or hearing services, such as dental care and hearing aids, if covered by your plan. Any balance not used will not carry over to the next quarter.</b>
<b>Inpatient Hospital - Acute</b>	You pay a \$115 copay per day for days 1 - 6 and	<b>You pay a \$175 copay per day for days 1 - 7 and</b>

Cost	2025 (this year)	2026 (next year)
	\$0 copay per day for days 7 - 90  Copay per Medicare-covered stay includes the day of admission and the day of discharge.	<b>\$0 copay per day for days 8 - 90</b>  <b>Copay per Medicare-covered stay includes the day of admission and the day of discharge.</b>
<b>Inpatient Hospital - Psychiatric Services</b>	You pay a \$135 copay per day for days 1 - 9  \$0 copay per day for days 10 -90.	<b>You pay a \$175 copay per day for days 1 - 7</b>  <b>\$0 copay per day for days 8 - 90.</b>
<b>Intensive Outpatient Program Services</b>	You pay a \$20 copay for intensive outpatient program services	<b>You pay a \$50 copay for intensive outpatient program services</b>
<b>Medicare Covered Dental (Non-Routine)</b>	You pay a \$15 copay for Medicare Covered Dental (Non-Routine)	<b>You pay a \$35 copay for Medicare Covered Dental (Non-Routine)</b>
<b>Medicare Covered Eye Exam (Non-Routine)</b>	You pay a \$15 copay for Medicare Covered Eye Examination (Non-Routine)	<b>You pay a \$35 copay for Medicare Covered Eye Examination (Non-Routine)</b>
<b>Medicare Covered Hearing Exam (Non-Routine)</b>	You pay a \$15 copay for consultation, diagnosis and treatment by a specialist	<b>You pay a \$35 copay for consultation, diagnosis and treatment by a specialist</b>
<b>Occupational Therapy Rehabilitation</b>	You pay a \$20 copay for Occupational Therapy Rehabilitation	<b>You pay a \$35 copay for Occupational Therapy Rehabilitation</b>
<b>Opioid Treatment</b>	You pay a \$20 copay for each Opioid Treatment	<b>You pay a \$40 copay for each Opioid Treatment</b>
<b>Outpatient Hospital Observation Services</b>	You pay a \$140 copay per Outpatient Hospital Observation visit.	<b>You pay a \$150 copay per Outpatient Hospital Observation visit.</b>

<b>Cost</b>	<b>2025 (this year)</b>	<b>2026 (next year)</b>
<b>Outpatient Hospital Services</b>	<p>You pay a \$0 copay for a diagnostic colonoscopy in an outpatient hospital</p> <p>You pay a \$85 copay for a diagnostic bronchoscopy in an outpatient hospital</p> <p>You pay a \$85 copay for all other outpatient hospital services</p>	<p><b>You pay a \$125 copay for a diagnostic colonoscopy in an outpatient hospital</b></p> <p><b>You pay a \$0 copay for a diagnostic bronchoscopy in an outpatient hospital</b></p> <p><b>You pay a \$125 copay for all other outpatient hospital services</b></p>
<b>Outpatient Mental Health Therapy</b>	You pay a \$20 copay for each Outpatient Mental Health Therapy (Group or Individual Session)	<p><b>You pay a \$30 copay for each Outpatient Mental Health Therapy Group Session</b></p> <p><b>You pay a \$40 copay for each Outpatient Mental Health Therapy Individual Session</b></p>
<b>Outpatient Substance Use Disorder Services</b>	You pay a \$20 copay for each Substance Use Disorder Services (Group or Individual Session)	<p><b>You pay a \$30 copay for each Substance Use Disorder Services Group Session</b></p> <p><b>You pay a \$40 copay for each Substance Use Disorder Services Individual Session</b></p>
<b>Over-the-Counter (OTC) Items</b>	<p>You have a \$133 allowance each quarter. Balance does not roll over to next quarter.</p> <p>You can shop for eligible products at participating retail locations, online or by phone using our designated vendor.</p>	<p><b>You have a \$85 allowance each quarter. Balance does not roll over to next quarter.</b></p> <p><b>You can shop for eligible products at participating retail locations, online or by phone using our designated vendor.</b></p>
<b>Partial Hospitalization</b>	You pay a \$20 copay for partial hospitalization	<b>You pay a \$50 copay for partial hospitalization</b>

<b>Cost</b>	<b>2025 (this year)</b>	<b>2026 (next year)</b>
<b>Physical Therapy Rehabilitation</b>	You pay a \$20 copay for Physical Therapy Rehabilitation	<b>You pay a \$35 copay for Physical Therapy Rehabilitation</b>
<b>Physician Specialist</b>	You pay a \$15 copay for physician specialist services	<b>You pay a \$35 copay for physician specialist services</b>
<b>Preventive Services (Medicare Covered)</b>	<p>You pay a \$0 copay for Medicare-Covered Preventive Services</p> <ul style="list-style-type: none"> <li>• Colorectal cancer screening</li> </ul>	<p><b>You pay a \$0 copay for Medicare-Covered Preventive Services</b></p> <ul style="list-style-type: none"> <li>• <b>Colorectal cancer screenings</b> <ul style="list-style-type: none"> <li>◦ <b>Blood-based biomarker tests</b></li> <li>◦ <b>Colonoscopies</b></li> <li>◦ <b>Computed tomography (CT) colonography</b></li> <li>◦ <b>Fecal occult blood tests</b></li> <li>◦ <b>Flexible sigmoidoscopies</b></li> <li>◦ <b>Multi-target stool DNA tests</b></li> </ul> </li> <li>• <b>Hepatitis B Virus (HBV) infection screenings</b></li> <li>• <b>Pre-exposure prophylaxis (PrEP) for HIV prevention</b></li> </ul>
<b>Prosthetics, Orthotics and Related Supplies</b>	You pay a 20% coinsurance for compression stockings	<b>You pay a 0% coinsurance for compression stockings</b>
<b>Psychiatric Services</b>	You pay a \$20 copay for each Psychiatric Services (Group or Individual Session)	<p><b>You pay a \$30 copay for each Psychiatric Services Group Session</b></p> <p><b>You pay a \$40 copay for each Psychiatric Services Individual Session</b></p>
<b>Skilled Nursing Facility (SNF)</b>	You pay a \$0 copay per day for days 1-20	<b>You pay a \$0 copay per day for days 1-20</b>

Cost	2025 (this year)	2026 (next year)
	You pay a \$214 copay per day for days 21 - 100	You pay a \$218 copay per day for days 21 - 100
<b>Special Supplemental Benefits for the Chronically Ill (SSBCI)</b>	<p>You pay a \$0 copay for Special Supplemental Benefits for the Chronically Ill (SSBCI)</p> <p>Targeted Conditions: any of the following or combination: Coronary Artery Disease (CAD), Congestive Heart Failure (CHF), Chronic Obstructive Pulmonary Disease (COPD), Diabetes, Dementia, Bipolar disorders, Major depressive disorders, Paranoid disorder, Schizophrenia, Schizoaffective disorders, Amyotrophic lateral sclerosis, Epilepsy, Extensive paralysis, Huntington’s disease, Multiple sclerosis, Parkinson’s disease, Polyneuropathy, Spinal stenosis, and/or Stroke-related neurologic deficit you may receive the following additional benefits:</p>	<b>Special Supplemental Benefits for the Chronically Ill (SSBCI) are <u>not</u> covered.</b>

Cost	2025 (this year)	2026 (next year)
	<ul style="list-style-type: none"><li>• \$50 per month on your Blue Dollars Benefits MasterCard® Prepaid Card to purchase healthy food and produce at a plan approved location in order to assist members in maintaining a healthy diet to support their nutritional needs. The benefit card will be mailed directly to members and replenished at the beginning of each month. Any balance not used for a month will not carry over to the next month. The Blue Dollars Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, pursuant to license by Mastercard International Incorporated and card can be used for eligible expenses wherever Mastercard is accepted. Mastercard and the circles design is a trademark of Mastercard International Incorporated.</li></ul>	
Speech Therapy Rehabilitation	You pay a \$20 copay for Speech Therapy Rehabilitation	You pay a \$35 copay for Speech Therapy Rehabilitation

Cost	2025 (this year)	2026 (next year)
<b>Telehealth Services</b>	<p>You pay the following for each benefit listed below:</p> <p>Urgently Needed Services: \$35 copay</p> <p>Occupational Therapy: \$20 copay</p> <p>Physical Therapy: \$20 copay</p> <p>Speech Therapy: \$20 copay</p> <p>Dermatology Services: \$15 copay</p> <p>Mental Health Services Specialty - Individual Sessions: \$20 copay</p> <p>Psychiatry Specialty Services - Individual Sessions: \$20 copay</p> <p>Opioid Treatment: \$20 copay</p> <p>Substance Use Disorder Services - Individual Sessions: \$20 copay</p>	<p><b>You pay the following for each benefit listed below:</b></p> <p><b>Urgently Needed Services: \$65 copay</b></p> <p><b>Occupational Therapy: \$35 copay</b></p> <p><b>Physical Therapy: \$35 copay</b></p> <p><b>Speech Therapy: \$35 copay</b></p> <p><b>Dermatology Services: \$35 copay</b></p> <p><b>Mental Health Services Specialty - Individual Sessions: \$40 copay</b></p> <p><b>Psychiatry Specialty Services - Individual Sessions: \$40 copay</b></p> <p><b>Opioid Treatment: \$40 copay</b></p> <p><b>Substance Use Disorder Services - Individual Sessions: \$40 copay</b></p>
<b>Urgently Needed Services</b>	<p><b><u>In- and Out-of-Network</u></b></p> <p>You pay a \$35 copay for each urgent care visit to a Convenient Care Center and/or Urgent Care Center</p>	<p><b><u>In- and Out-of-Network</u></b></p> <p><b>You pay a \$65 copay for each urgent care visit to a Convenient Care Center and/or Urgent Care Center</b></p>
<b>Worldwide Emergency/Urgent Services</b>	<p><b><u>In- and Out-of-Network</u></b></p> <p>You pay a \$140 copay for worldwide emergency/urgent services</p>	<p><b><u>In- and Out-of-Network</u></b></p> <p><b>You pay a \$150 copay for worldwide emergency/urgent services</b></p>



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## Section 1.6 – Changes to Part D Drug Coverage

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### Changes to Our Drug List

Our list of covered drugs is called a formulary or Drug List. A copy of our Drug List is provided electronically.

We made changes to our Drug List, which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs, or moving them to a different cost-sharing tier.

**Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the Drug List are new for the beginning of each year. However, we might make other changes that are allowed by Medicare rules that will affect you during the calendar year. We update our online Drug List at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you're taking, we'll send you a notice about the change.

If you're affected by a change in drug coverage at the beginning of the year or during the year, review Chapter 9 of your *Evidence of Coverage* and talk to your prescriber to find out your options, such as asking for a temporary supply, applying for an exception, and/or working to find a new drug. Call Member Services at 1-800-926-6565 (TTY users call 1-800-955-8770) for more information.

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## Section 1.7 – Changes to Prescription Drug Benefits & Costs

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### Do you get Extra Help to pay for your drug coverage costs?

If you're in a program that helps pay for your drugs (Extra Help), **the information about costs for Part D drugs does not apply to you.** We sent you a separate material called the *Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs* which tells you about your drug costs. If you get Extra Help and you don't get this material by September 30, 2025, call Member Services at 1-800-926-6565 (TTY users call 1-800-955-8770) and ask for the *LIS Rider*.

### Drug Payment Stages

There are **3 drug payment stages**: the Yearly Deductible Stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage. The Coverage Gap Stage and the Coverage Gap Discount Program no longer exist in the Part D benefit.

- **Stage 1: Yearly Deductible**

You start in this payment stage each calendar year. During this stage, you pay the full cost of your Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug) and Tier 5 (Specialty 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 total drug costs reach \$2,100.

• **Stage 3: Catastrophic Coverage**

This is the third and final drug payment stage. In this stage, you pay nothing for your covered Part D drugs. You generally stay in this stage for the rest of the calendar year.

The Coverage Gap Discount Program has been replaced by the Manufacturer Discount Program. Under the Manufacturer Discount Program, drug manufacturers pay a portion of our plan’s full cost for covered Part D brand name drugs and biologics during the Initial Coverage Stage and the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program don’t count toward out-of-pocket costs.

**Drug Costs in Stage 1: Yearly Deductible**

The table shows your cost per prescription during this stage.

	2025 (this year)	2026 (next year)
Yearly Deductible	Because we have no deductible, this payment stage does not apply to you.	<b>\$615</b>  <b>During this stage, you pay \$0 cost-sharing for drugs on Tier 1 (Preferred Generic), \$0 cost-sharing for drugs on Tier 2 (Generic), \$0 cost-sharing for drugs on Tier 6 (Select Care Drugs) and the full cost of drugs on Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug) and Tier 5 (Specialty</b>

	2025 (this year)	2026 (next year)
		Tier) until you've reached the yearly deductible.

Drug Costs in Stage 2: Initial Coverage

For drugs on Tier 3 – Preferred Brand and Tier 4 – Non-Preferred Brand, your cost sharing in the Initial Coverage Stage is changing from a copayment to a coinsurance. Go to the following table for the changes from 2025 to 2026.

We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List. Most adult Part D vaccines are covered at no cost to you. For more information about the costs of vaccines, or information about the costs for a long-term supply; or for mail-order prescriptions, go to Chapter 6 of your *Evidence of Coverage*.

Once you’ve paid \$2,100 out of pocket for covered Part D drugs, you’ll move to the next stage (the Catastrophic Coverage Stage).

	2025 (this year)	2026 (next year)
<b>Tier 1-Preferred Generic:</b> 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  Your cost for a one-month mail order prescription is \$0 for Tier 1-Preferred Generic drugs	\$0  <b>Your cost for a one-month mail order prescription is \$0 for Tier 1-Preferred Generic drugs</b>
<b>Tier 2-Generic:</b> 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  Your cost for a one-month mail order prescription is \$0 for Tier 2 -Generic drugs	\$0  <b>Your cost for a one-month mail order prescription is \$0 for Tier 2 -Generic drugs</b>
<b>Tier 3-Preferred Brand:</b> 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.	\$35  You pay up to \$35 per month supply of each covered insulin product on this tier.  Your cost for a one-month mail order prescription is \$35	<b>21% of the total cost</b>  <b>You pay up to \$35 per month supply of each covered insulin product on this tier.</b>  <b>Your cost for a one-month mail order prescription is 21% of the total cost</b>

	2025 (this year)	2026 (next year)
	for Tier 3 – Preferred Brand drugs	for Tier 3 – Preferred Brand drugs
<b><i>Tier 4-Non-Preferred Drug:</i></b> 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.	\$93  You pay up to \$35 per month supply of each covered insulin product on this tier.  Your cost for a one-month mail order prescription is \$93 for Tier 4 – Non-Preferred Brand drugs	<b>30% of the total cost</b>  <b>You pay up to \$35 per month supply of each covered insulin product on this tier.</b>  <b>Your cost for a one-month mail order prescription is 30% of the total cost for Tier 4 – Non-Preferred Brand drugs</b>
<b><i>Tier 5-Specialty Tier:</i></b> 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.	33% of the total cost  You pay up to \$35 per month supply of each covered insulin product on this tier.  Your cost for a one-month mail order prescription is 33% of the total cost for Tier 5 – Non-Preferred Brand drugs	<b>25% of the total cost</b>  <b>You pay up to \$35 per month supply of each covered insulin product on this tier.</b>  <b>Your cost for a one-month mail order prescription is 25% of the total cost for Tier 5 – Non-Preferred Brand drugs</b>
<b><i>Tier 6 -Select Care:</i></b> 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.	Not Covered	<b>\$0</b>  <b>Your cost for a one-month mail order prescription is \$0 for Tier 6 – Select Care drugs</b>

### Changes to the Catastrophic Coverage Stage

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

## SECTION 2 Administrative Changes

	2025 (this year)	2026 (next year)
<b>Medicare Prescription Payment Plan</b>	The Medicare Prescription Payment Plan is a payment option that began this year and can help you manage your out-of-pocket costs for drugs covered by our plan by spreading them across the calendar year (January-December). You may be participating in this payment option.	<p><b>If you're participating in the Medicare Prescription Payment Plan and stay in the same Part D plan, your participation will be automatically renewed for 2026.</b></p> <p><b>To learn more about this payment option, call us at 1-800-926-6565 (TTY users call 1-800-955-8770) or visit <a href="http://www.Medicare.gov">www.Medicare.gov</a>.</b></p>

## SECTION 3 How to Change Plans

**To stay in BlueMedicare Premier (HMO), you don't need to do anything.** Unless you sign up for a different plan or change to Original Medicare by December 7, you'll automatically be enrolled in our BlueMedicare Premier (HMO).

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

- **To change to a different Medicare health plan,** enroll in the new plan. You'll be automatically disenrolled from BlueMedicare Premier (HMO).
- **To change to Original Medicare with Medicare drug coverage,** enroll in the new Medicare drug plan. You'll be automatically disenrolled from BlueMedicare Premier (HMO).
- **To change to Original Medicare without a drug plan,** you can send us a written request to disenroll. Call Member Services at 1-800-926-6565 (TTY users call 1-800-955-8770) 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 (1-800-633-4227). As a reminder, Florida Blue Medicare offers other Medicare health plans and Medicare drug plans. These other plans can have different coverage, monthly premiums, and cost-sharing amounts.

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### Section 3.1 – Deadlines for Changing Plans

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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.

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

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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.

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## SECTION 4 Get Help Paying for Prescription Drugs

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

- **Extra Help from Medicare.** People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly drug plan premiums, yearly deductibles, and coinsurance. Also, people who qualify won't have a late enrollment penalty. To see if you qualify, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048, 24 hours a day, 7 days a week.
- Social Security at 1-800-772-1213 between 8 a.m. and 7 p.m., Monday -Friday for a representative. Automated messages are available 24 hours a day. TTY users can call 1-800-325-0778.
- Your State Medicaid Office.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible people living with HIV/AIDS have access to life-saving HIV medications. To be eligible for the ADAP operating in your state, you must meet certain criteria, including proof of state residence and HIV status, low income as defined by the state, and uninsured/under-insured status. Medicare Part D drugs that are also covered by ADAP qualify for prescription cost-sharing help through the Florida 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 Florida's ADAP directly at 1-800-352-2437 (TTY: 1-888-503-7118), or mail them at: HIV/AIDS Section, 4052 Bald Cypress Way, Tallahassee, FL 32399. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.
- **The Medicare Prescription Payment Plan.** The Medicare Prescription Payment Plan is a payment option that works with your current drug coverage to help you manage your out-of-pocket costs for drugs covered by our plan by spreading them across the calendar year (January – December). Anyone with a Medicare drug plan or Medicare health plan with drug coverage (like a Medicare Advantage plan with drug coverage) can use this payment option. **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.**

Extra Help from Medicare and help from your SPAP and ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. All members are eligible to participate in the Medicare Prescription Payment Plan. To learn more about this payment option, call us at 1-800-926-6565 (TTY users call 1-800-955-8770) or visit [www.Medicare.gov](http://www.Medicare.gov).

## SECTION 5 Questions?

### Get Help from BlueMedicare Premier (HMO)

- **Call Member Services at 1-800-926-6565. (TTY user call 1-800-955-8770).**

We're available for phone calls 8:00 a.m. to 8:00 p.m. local time, seven days a week, from October 1 through March 31, except for Thanksgiving and Christmas. From April 1 through September 30, our hours are 8:00 a.m. to 8:00 p.m. local time, Monday through Friday, except for major holidays. Calls to these numbers are free.

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

This *Annual Notice of Change* gives you a summary of changes in your benefits and costs for 2026. For details, go to the 2026 *Evidence of Coverage* for BlueMedicare Premier (HMO). The *Evidence of Coverage* is the legal, detailed description of our plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. Get the *Evidence of Coverage* on our website at [www.floridablue.com/medicare/forms](http://www.floridablue.com/medicare/forms) or call Member Services at 1-800-926-6565 (TTY users call 1-800-955-8770) to ask us to mail you a copy.

- **Visit [www.floridablue.com/medicare](http://www.floridablue.com/medicare)**

Our website has the most up-to-date information about our provider network (*Provider Directory/Pharmacy Directory*) and our *List of Covered Drugs* (formulary/Drug List).

### Get Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Florida, the SHIP is called SHINE (Serving Health Insurance Needs of Elders).

Call SHINE to get free personalized health insurance counseling. They can help you understand your Medicare plan choices and answer questions about switching plans. Call SHINE at 1-800-963-5337. Learn more about SHINE by visiting ([www.FLORIDASHINE.org](http://www.FLORIDASHINE.org)).

### Get Help from Medicare

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



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

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

You can chat live at [www.Medicare.gov/talk-to-someone](http://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](http://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](http://www.Medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

### **Section 1557 Notification: Discrimination is Against the Law**

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, sex, age, or disability. We do not exclude people or treat them differently because of race, color, national origin, sex, age, or disability.

We provide:

- Free auxiliary aids, reasonable modifications, and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (e.g., large print, audio, and accessible electronic formats)
- Free language assistance services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact:

- Health and vision coverage: 1-800-352-2583
- Dental, life, and disability coverage: 1-888-223-4892
- Federal Employee Program (FEP): 1-800-333-2227
- Medicare: 1-800-926-6565
- TTY 711

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

**Health and vision coverage (including FEP members):**

Section 1557 Coordinator  
4800 Deerwood Campus Parkway, DCC 1-7  
Jacksonville, FL 32246  
1-800-477-3736 x29070  
1-800-955-8770 (TTY)  
Fax: 1-904-301-1580

Section1557Coordinator@bcbsfl.com

**Dental, life, and disability coverage:**

Civil Rights Coordinator  
17500 Chenal Parkway  
Little Rock, AR 72223  
1-800-260-0331  
1-800-955-8770 (TTY)  
civilrightscordinator@fclife.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Section 1557 Coordinator or Civil Rights Coordinator is 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

<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, 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  
1-800-368-1019

1-800-537-7697 (TDD)

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

Visit [www.floridablue.com/disclaimer/ndnotice](http://www.floridablue.com/disclaimer/ndnotice) to view an electronic version of this notice.

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Form Approved

OMB# 0938-1421

Se encuentran a su disposición los servicios gratuitos de idiomas, de ayuda auxiliar y de formato alternativo. Llame al número 1-800-352-2583, a FEP al 1-800-333-2227, a Medicare al 1-800-926-6565, (TTY 711).

Có sẵn dịch vụ hỗ trợ ngôn ngữ miễn phí, thiết bị hỗ trợ và các định dạng thay thế. Vui lòng gọi 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711).

Gen èd oksilyè pou ede w nan lòt lang ak sèvis nan lòt fòm ki disponib gratis. Rele nan 1-800-352-2583, FEP 1-800-333-2227, oswa rele Medicare nan 1-800-926-6565 (TTY 711).

Estão disponíveis, gratuitamente, serviços de tradução, assistência e formatos alternativos. Ligue para 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565 (TTY 711).

免费语言服务、辅助援助及替代格式服务均已开放。欢迎致电以下号码 普通咨询1-800-352-2583 联邦雇员计划(FEP)1-800-333-2227 医疗保险 (Medicare)1-800-926-6565 听障专线 (TTY)711。

Des services linguistiques, d'aide auxiliaire et de supports alternatifs vous sont proposés gratuitement. Appelez le 1-800-352-2583, le FEP au 1-800-333-2227, le Medicare au 1-800-926-6565 (ATS 711).

May makukuhang mga libreng serbisyo sa wika, karagdagang tulong at mga alternatibong anyo. Tumawag sa 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711).

Предоставляются бесплатные языковые услуги, вспомогательные материалы и услуги в альтернативных форматах. Звоните 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565 (номер для текст-телефонных устройств (TTY) 711).

الخدمات المجانية للغة، والمساعدة الإضافية، وتسيقات بديلة متاحة. يرجى الاتصال على:

1-800-352-2583 برنامج FEP: 1-800-333-2227 برنامج Medicare: 1-800-926-6565 (للإعاقة السمعية) TTY: 711)

Sono disponibili servizi gratuiti di supporto linguistico, assistenza ausiliaria e formati alternativi. Telefono: 1-800-352-2583, FEP: 1-800-333-2227, Medicare: 1-800-926-6565, (TTY 711).

Kostenloser Service für Sprachen, Hilfsmittel und alternative Formate verfügbar. Telefon 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565 (TTY 711).

무료 언어, 보조 기구 및 대체 형식 서비스를 이용할 수 있습니다. 전화 1-800-352-2583, FEP 1-800-333-2227, 메디케어 1-800-926-6565, (TTY 711).

Bezpłatna pomoc językowa, pomoc dodatkowa oraz usługi różnego rodzaju są dostępne. Zadzwoń pod numer 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711).

મફત ભાષા, સહાયક મદદ અને વૈકલ્પિક ફોર્મેટ સેવાઓ ઉપલબ્ધ છે.

1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711) પર કોલ કરો.

มีบริการภาษา ความช่วยเหลือเพิ่มเติม และบริการในรูปแบบอื่น ๆ ฟรี โทร 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565 (TTY 711)

無料の言語サービス、補助サービス、代替フォーマットサービスをご利用いただけます。1-800-352-2583、FEP 1-800-333-2227、メディケア 1-800-926-6565 (TTY 711) までお電話ください。

خدمات رایگان زبانی، کمک‌های جانبی، و قالب‌های جایگزین در دسترس هستند. با شماره 1-800-352-2583 تماس بگیرید. برای FEP 2227-333-800-1 و برای Medicare 6565-926-800-1 با (TTY: 711) تماس بگیرید.

T'áá free yíníłta'go saad bee áká anilyeedígíí, ałk'ida'ánígíí, dóó t'áá ajilii hane' bee áká anilyeedígíí t'éiyá éí hołne'. 1-800-352-2583 bich'í' náhodoonih, FEP bich'í' 1-800-333-2227 bich'í' náhodoonih, Medicare bich'í' 1-800-926-6565 bich'í' náhodoonih, (TTY 711).